Filed 07/01/2008 Page 1 of 59

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LTIC-NAPERVILLE

XHIBIT

Uniform Residential Loan Application

Time administration is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Burrower", as a do-cable. Co-Burrower information must also be provided (and the appropriate box checked) when 🔲 the income or assets of a person other than the "Borrow (rouding the Borrower's spouse) will be used as a basis for foar qualification or Tithe Income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law with not be used us a basis for loan qualification, but his or her liabilities must be considered bucause the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property where, or the Socrower is relying an other property located in a community property state as a basis for rapayment of the loan,

I' this is an application for joint credit. Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below). Barrower Co-Barrower I. TYPE OF MORTGAGE AND TERMS OF LOAN Lender Case Number Merinap Agency Casa Numbe U VA Conventional Other (explain): Applied for: USDARura Hausing Service A. nount Interest Rate No. of Months Amortization Type: Fixed Rate Other (explain): 328,000 360/360 □ GPM ARM (type): Option Arm ... IL. PROPERTY INFORMATION AND PURPOSE OF LOAN Subject Property Accross (street, city, state, & ZIP) No. of Lines 8314 WEST 919T STREET, Hickory Hills, IL 60457 County: Cook Legal Description of Subject Property (strach description if necessary) Year Buln SEE TITLE COMMITMENT Purpose of Loan Purchase Construction

Wellnance Construction-Permanent Proporty Will be: Other (explain). Primary Residence Secondary Residence Sinvestment Complete this line if construction or construction-permanent loan. (a) Prosent Value of Lot (b) Cost of improvements Total (a+b) Original Cost Amount-Existing-Liens-Complete this line if this is a rofinance loan. Original Cost Amount Existing Liens Purpose of Refinance Describe Improvements made to be made Acquired Limited Cash-Out Rate/Term | Cost: \$ Tille will be held in what Namo(s) Mannor In which Title will be held Ealute will be beld in: P + vo 3 imple
Leasel vold (snow STANISLAW CHRUPCZAK HUSBANO & WIFE ELZBIETA CHRUPCZAK Source of Down Payment, Settlement Charges and/or Subordinate Flagncing (expisin) Equity from Subject Property III. BORROWER INFORMATION Co-Borrower Borrower Borrower's Name (include Jr. or St. If applicable) Co-Borrowor's Name (Include Jr. or Sr. If applicable) STANISLAW CHRUPCZAK Social Security Number Home Phone (Incl. pres code) DOB (mm/dd/yyyy) Yrs. School Sacial Security Number Home Phone (Incl. pres code) DOB (mm/dd/yyyy) Yrs. School 09/10/1961 319-98-6079 773,910,7103 12 | | Merried | Separated Dependents (not listed by Co-Burrower) Unmarried (include single, Department (not listed by Romower) Unmarried linclude single. eges 17,14,10 divorced, widowed). divorced. widowed) по. З ages Present Address (strest, city, state, ZIP) ☑ Own □ Rent Present Address (street, city, state, ZIP) 6314 WEST 91ST STREET Hickory Hills, IL 60457 Malling Address, if different from Prosont Address Malling Address, Il different from Present Address If residing at present address for less than Iwo years, complete the following: Former Address (streat, city, state, ZIP). Clown CRent _ Former Address (street, city, state, ZIP) □Own □ Rent _ - No. Yru. Formor Address (street, city, state, ZIP) No. Yrs. Furmer Address (street, city, state, ZIP) Own Rent Own Rent Fannio Mae Form 1003 07/05 CALYX Form Loanapp1.fm 09/03 Fratido Man Form 65 07/05 Borrowar Page 1 of 5

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LTIC-NAPERVILLE

FRANKS @018

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| at worth of business(es) Owned than financial Statement) | 3 | | And no 4 | 10414000839774 | 3 | 10 | } | ٠. | 86 |
| itomobiles owned (make and your) | 5 | ` | Almony/Ch | ild Support/Separal e Payments Owed | D. | \$ | | | |
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| ne. Assets themsel | | | 002-110-100 | | | | | | |
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| al any additional names under whish | credil has p | roylounly ber | | d Indicate appropri | | (a) and account | | | |

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| VII. DETAILS OF TRANS | SACTION | <u> </u> | · | VIII. DECLARATION | S | |), |
| a. Purchase price | \$ | | Yes" to any quest Unustion sheet lo | | | Borrower | Co-Barrower |
| 11. Alignations, improvements, repairs | | | | | | Yas No | Yes No |
| c. Land (If acquired separately) | | | | nonis against you? | | | |
| d. Refinance find, dobts to be paid off) | 348,557.00 | b. Have you bo | an declared bankry | pi within the pest 7 yours? | • | | |
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| II. PMI, MIP. Funding Fee | 0,303.90 | d. Aroyou a pe | rly lo a lawault? | • | | | |
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| Total costs (and Items a Incough h) | | | | ou of foreclosure, or judgment? | | | |
| I. Supprdinate financino | 364,408,68 41,000.00 | torne, educitions | iguni, mindiachm 'iguni, mindiachm | e municego kunte, SMA inditu, istat d finabilio) home iteliu, 2004 (1904) "Yes," umuda addila, katimini, di | Hodu' jusuojij Sisteminining | | j |
| k. Borrower's closing costs paid by Sell | | Chiyamat, book s | e kanı yızarınını il FHA DIYA sabar oun | "Yer," unuda delalle, betering di roes, il uny, and ressons for the act | ilit is une sed . Cit.) | | į į |
| 1. Other Credits (explain) | | | | in details on any Foderal date (| | | |
| . Control of control of the control | · | | | lian, bund, or loan guarantee? | | | |
| | i i | | | I ha proceeding question, | 1.1 | | |
| | . [| | | y, child support, or separato mis | iintenenco? | | |
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| | | I. Are you a co- | thakor or endorse: | ron a nolo7 | | | |
| | | j. Aruyoua U. | S Allega? | •••••• | ••••• | rn — | |
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| n, PMI, MIP, Funding Fee financial | 328,000.00 | Il Yes, compl | eis thicogon to pales | noticity as your buildity less: | orica : | | |
| the section to coronia . 44 milesters | | m. Have you had | s an ownership inte | ereat in a property in the lout thr | se yeors? | | |
| o. Loan smount (add m & n) | | | | u own-principal ropidance (PR). | - | La (1,,,) | |
| | 328.000.00 | | | intent property (IP)? | and the second | PR | |
| n Cash from/to Boirower (subliged L. k. | | (2) How did y | ou hald title to the | home-polely by yourself (S). | | | 1 |
| o from () | 4,594,32 | jointly will | your apouse (SP) | , or jointly with another person | (0)? | <u>sp</u> | |
| The state of the s | | WLEDGEME | YT AND AGRE | EMENT | | | 1 |
| of The 12. (Mich States Coll), Sec. (2011, Instantion in IMA mylification; (3) the property caldonium mortgage loan; (5) the property descronic record of this application, whothe rey on the Information compliance in the app nave represented herein should change prior may, in addition to any other rights and rems (13) ownership of the Loan and/or administration servicers, succusages or assigns has made consmission of this application as an "electric visic recordings), or my labilmits transmissions. | will not be used for any litegal will not occupied as indication occupied as indication or not the Loan is approvide attorn, and I am obligated to abosing of the Loan; (a) in any have middlin on of the Loan account may it any representation or warra onlice record: containing my into or the application contains application contains a police or this application contains a police or or the application contains a police or | or prohibited punk d in this applicate red; (7) the Lande is to amend ander the event that my g to such delinque be transferred with anly, express or ma electronic stansium electronic stansium | Isc or use; (4) if siles; (5) the Lendor, rest its aponta, be supplement the interpretable on the Lendor, report my name such holice as may plice, to me regards. As it is a second to the lendor to the lendor. | eluments made in its applicultur lis servicers, successors or servicers, suc- richters, inquera, sorvicers, suc- iomation provided in its, applicu- ben bacome delinquent, the Len- ie and account information to on- the enquired by law; (10) nelitur- ling the property or the condition are defined in contable ielercia | i aire ilitalio for pigna may reig pottore and a paiton il any o der. Ils sorvice a or nore sorvice Lender nor ils il or value oi il and/or stala | ling purpose par the original to a subject the material etc. success examer repo dipunia, po tho proporty | i di bilasini in inali kezilor an y cominatolelly ini incie thali i acre or assigna- ining approcesa- ining approcesa- ining approcesa- ining application and inali application and |
| application were delivered containing my only acknowledgement. Each of the undersigned in the application or ditain any information reporting agency. Sintowar's Signature | I hereby acknowledges that a or data rotaling to the Loan, | any awner of the L for any legitimate | oan, ils servicers, s purpase through a Co-Borrower's | iny source, including a source a | dly or revertly amod in links a | any intomo | nikon contained or e consumer |
| x 5/2015/20 /11 | ypac! a | 2/04/07 | X | | 100 | 1 | |
| | INFORMATION FOR | GOVERNME | | NG PURPOSES | | | |
| The tokowing information is requested by to opportunity, fair housing and home congain on discontinuity gither on the boals of this in may check more than one designation. If y resorvation and authors if you have made material to graphy that the disclosures salis | the Federal Gavernment for po disolasure laws. You gro nionnetion, or on whether yo ou do not fumish ethnicity, r this application in person. | r cartain types of o not required to fu ou choose to lumi race, of cax, tinde If you do not wish | cens related to a mish this information in the information of the information to furnish the information to furnish the information. | dwelling in order to monitor the ion, but are encouraged to do so the information, please provide martion, blease check the box to | o. The law probable to both with without the law information of anderson of anderson of the law of | rovides the y and nux tion on the er must no | s Lendor may |
| BORROWER | | | | R 🔲 I do not wish to lumish th | | | |
| Ethnicity: [Hispanic or Latino | W Not Hispania or (| Lailno | Ethnicity: | Hispanic or Lelino | Not Hisp | ante or Lai | ing |
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| Suk: Femalo | ✓ Male | | Sex: | Fomale | L.) telato | | |
| This application was taken by: ALA | Ambrh Barno Ibrini ar iybe | i lih | 247/10 | Name and Address of Inter- ELITE FINANCIAL INVE 1211 W 22ND STREET | ESTMENTS | , INC. | |
| (70 - | Nower's Phone Number (inc | a. aros coda) | ~- | (P) 630-706-8000 | | | |

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LTIC-NAPERVILLE

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| STANISLAW CHRUPCZAK Go-Borrower or C los Co-Borrower: Lander Gase Number: | Job this continuation shaet if you | Borrower: | ation Sheet/Residential Loan Applic | | |
|--|--|--|--|----------------------|----------------------|
| Lander Case Number: VI. ASSETS AND LIABILITIES AssetTS Value LABILITIES Manifely Pyrment & Value Nome and address of Benk, &&L or Crodit Union Nome and address of Company HSBC/SSSTY PO BOX 15519 WILMINGTON, DE 19850 Col. no. \$ Acct. No. 06310E Nome and address of Sank, &&L or Credit Union Nome and address of Company S Payl Mos. \$ Acct. No. 168013100867647 Nome and address of Bank, &&L, or Credit Union Nome and address of Company S Payl Mos. \$ Nome and address of Company S Payl Mos. \$ Nome and address of Company S Payl Mos. \$ Nome and address of Company S Payl Mos. \$ Acct. No. 3002181975 Name and address of Bank, &&L, or Credit Union Name and address of Company S Payl Mos. \$ Acct. No. 168013100867647 Name and address of Bank, &&L, or Credit Union Name and address of Company S Payl Mos. \$ Acct. No. 168013100867647 Name and address of Company S Payl Mos. \$ Acct. No. 168013100867647 Name and address of Bank, &&L, or Credit Union Name and address of Company S Payl Mos. \$ Acct. No. Name and address of Company S Payl Mos. \$ Acct. No. Name and address of Company S Payl Mos. \$ Acct. No. Name and address of Company S Payl Mos. \$ Acct. No. Name and address of Company S Payl Mos. \$ Acct. No. Name and address of Company S Payl Mos. \$ Acct. No. Name and address of Company S Payl Mos. \$ Acct. No. Name and address of Company S Payl Mos. \$ Acct. No. Name and address of Company S Payl Mos. \$ Acct. No. Name and address of Company S Payl Mos. \$ Acct. No. Name and address of Company S Payl Mos. \$ Acct. No. Name and address of Company S Payl Mos. \$ Acct. No. Name and address of Company S Payl Mos. \$ Acct. No. Name and address of Company S Payl Mos. \$ Acct. No. Name and address of Company S Payl Mos. \$ Acct. No. Name and address of Company S Payl Mos. \$ Acct. No. Name and address of Company S Payl Mos. \$ Acct. No. Name and address of Company S Payl Mos. \$ Acct. No. Name and addre | Adi etalamas) di soccia pipini vesti | | THE PROPERTY | Agency Case | Number: |
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| ASSETS Cash or Market Value LABILITIES Monthly Payment & Vun Months Left to Pay Pail Months Left to Pay HSBC/SSBUY PO BOX 15519 WILMINGTON, DE 19850 C.i. no. S. Accl. No. 053106 Wilmington, DE 19850 S. Payl, Mos. S. Payl | | J. J | | Lender Case I | lumber: |
| ASSETS Cash Value Value LIABILITIES Monthly Payment & Vun Months Left to Pay RESC/SSEUY PO BOX 15519 WILMINGTON, DE 19850 Ci. no. S. Accl. No. S. Accl. No. S. Accl. No. S. Payl, Mos. S. Pa | | | , | | |
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LTIC-NAPERVILLE

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Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Loridat's qualistance, applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when \(_\) the income or pasets of a person other than the "Borrower" including the Borrower's appose; will be used as a best for loan qualification or \(_\) the income or pasets of the Borrower's appose or other person who has community property rights purbuant to state few will not be used as a bests for loan qualification, but his or her liebilities must be considered because the spouse or other person has community property rights purbuant to applicable law and Borrower rosides in a community property state, the accurity property is located in a community property state, or the Borrower is relying on other property located in a community property state as a bests for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Botrower each agree that we intend to apply for joint credit (sight below);

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| Gross | | | | ב איזט טני | MED HO | RING E | (Pense Information | | | |
| Monthly income | Borrowo | or | | rrower | Tota | all | Combined Monthly Housing Expense | Pro | boni | Proposed |
| lasa Empl. Income* \$ | 10,000 | .00 | 5 | | \$ 10,0 | 00,00 | Rent | 5 | | |
| lonuses | | | | | | | First Mortgage (P&I) | . 1 | 491.63 | \$ 304.42 |
| onuses | | | <u> </u> | | | | Other Financing (P&I) | | N N I I N G | 2,293.42 |
| lyider kla/interest | ~ | | ~ | | | | Hozard Insurance | | GB.71 | 98.71 |
| *************************************** | | | | | | | Real Eciate Towns | | * # | |

EXHIBIT B P.3 OF S

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| ASSETS | Gash or | Usbilities and Fiedged Assets. List the crodite | | Jointly Not Jou |
|--|--------------|--|--------------------------------------|-------------------------------------|
| Cash deposit toward | Market Value | dubis, kopudina automobila logos, rovolvino obr | ろくびた とくこのしかにら くりが かいしいしょ うしゅへり | ร์. วิธีโดโดยเป็น เว็บได้ที่ ระหวกก |
| purchase held by: | \$ | Stock pledgas, atc. Use continuation sheet, if ne setaticd upon sele of real estate owned or upon | refinencing of the subject prop | orly, |
| ************************************** | | LIABILITIES | Monthly Payment & Months Left to Pay | Unpold Balance |
| List checking and savings account | | Name and address of Company | 5 Paymen/Months | 5 |
| Namu and address of Bank, S&L, of C | tradit Union | AMERICAN HONDA FINANCE 2170 POINT BLVD SUITE 100 ELGIN, IL 60123 | | a. |
| | *** | Acci. no. 77797469 | 415 | 19,981 |
| Acci, no. | | Name and address of Company | \$ Paymen//Months | \$ |
| Name and edgrass of Bank, S&L, or C | | - CHASE | | |
| | | WESTERVILLE, OH 43081 | | |
| | | Acci. no. 4266880136636299 | 92 | 1,743 |
| | | Name and address of Company | \$ Paymen/Months | 3 |
| Andl. no | \$ | THO/CBSD | | |
| Name and address of Bank, S&L. or C | radit Union | CCS GRAY OPS CENTER 541 SI GRAY, TN 37615 | D MARTIN RO | |
| | | Accl. no. 6035320206550869 | 1.5 | 1,303 |
| | | Name and actiress of Company | \$ PaymenVMortina | \$ |
| Acct, no. | \$ | HSBC NV | ·] | |
| Slocks & Bonds (Company name/number description) | \$ | PO BOX 19360 PORTLAND, OR 97280 | | |
| | | Acct. no. 540533000336 | 54 | 1.274 |
| | | Name and address of Company | \$ Payment/Months | 3 |
| | | DELL FINANCIAL SVCS/CI | | , |
| Life insurance net cash value | 5 | 12234 N IH 35 SB,BLDG B AUSTIN, TX 78753 | | |
| icido ernouni: \$ | ~~ | A05114, 12 76753 | | |
| Subtotal Liquid Assets | \$ | Acet, no. 79450129037070227 | 15 | 277 |
| Reni estate owned (entermarkal valus rom schedule of real existe owned) | \$ 410,000 | Name and address of Company CHASE/CC | \$ Paymen/Months | - |
| Veglod interest in retirement lund | ε | 225 CHASTAIN MEADOWS CT KENNESAW, GA 30144 | | |
| rel worth of businessies) owned blinon linancial statement) | \$. | Acol. no 4104140008397748 | 10 | 86 |
| (Ulamobiles awned (make and year) | 6 | Alimony/Child Support/Separate Maintenance Payments Owed to: | 2 | |
| Othor Assets (liemize) | \$ | Job-Related Expense (ohlid care, union dues, | elc.) S | |
| | | Taket Manufaker Barrar | \$ 694 | |
| | | Total Monthly Payments | | |
| Total Assets a. | £ 410,000 | Not Worth => 3 36.6 | B7 Total Liabilities b. | 3 373,313 |

EXHBIT B P. 4 OF S

02/09/2007 14:44 FAX 16305051067

LTIC-NAPERVILLE

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| VII. DETAILS OF TRANSAC | TION | VIII. DECLARATIONS | | | * | |
|--|-------------|--|--------------|--------|--------------|-------------------|
| a. Purchasu prica | \$ | If you enswer "Yes" to any quostions a through i. | Bon | awer | Do-Q | arrows |
| Alterations, improvements, repairs | | please use continuation sheet for explanation. | Yes | Νo | - | No |
| c. Land (if acquired separately) | | a. Are there any outstanding fudyments against you? | | (V) | | רח |
| d. Refinanco (incl. debts to be paid off) | 348,557,00 | b. Have you been doctored bankrupt within the past 7 years? | Fi | 7 | | [] |
| e. Estimated prepaid items | 3,280.37 | a. Have you had properly largelased upon or given little or acod in lieu thereof | m | IV. | = | |
| Estimated clesing costs | 3,385.00 | In the lest 7 years? | \ | سنت | lousel | ادبينا |
| g. PMI, MIP, Funding Fee | 1,1,1,1,1,1 | d. Are you a party to a lawsuit? | \Box | U | | $\overline{}$ |
| h. Discount (if Borrower will pay) | | e. Have you directly ar indirectly boon obligated on any toah which requiled in | Η | | ;;; | |
| i. Total costs (add items a through h) | 355 722 27 | long doubre, transfer of title in flet of foreglocure, or ludgment? | - | 2.41 | | lene! |
| J. Subordinate linancing | 355,222.37 | This would include such loans as home resigned loans, SSA leans, home improvements to the provider of the control to the contr | | | • | ** |
| k. Borrower's closing costs paid by Seller | 328,000.00 | (This would include such loans as home interigage loans, SGA loans, home impreventivits loans, advestigate loans, home consistency from the loans and managed included by the loans and property in the loans are loans and loans and loans and loans are loans and loans are loans and loans are loans and loans and loans are loans and loans are loans and loans are loans and loans and loans are loans are loans and loans are loans and loans are loans and loans are loans are loans and loans are loans are loans are loans and loans are loans are loans and loans are loans and loans are loans are loans are loans are loans and loans are loan | | | | |
| Other Credits (explain) | | Are you presently delinquent or in delauti on any Federal debt or any other | | _ | | _ |
| (5,4,5,0,1,4,5,1,4,1,4,1,4,1,4,1,4,1,4,1,4,1,4,1 | | loon, mortgago, financial obligation, bond, or loan guatantee? # Pyes," give dobtils as described in the proceding question;" | () | (Z) | <i>.</i> | 1, ,) |
| | | g. Are you obligated to pay allimony, child support, or superitie maintanance? | | Ø | اسا | r=1 |
| | | h. is any pari of the down payment borrawed? | Ĕ. | | H | ri |
| | | Aru you a co-maker or elidoracy on a noio? | \Box | [VI | Ĭ. | <u>—</u> |
| | | | · - · | | | ٠., |
| m. Loan amount (exclude PMI, MIP. | | I. Are you a U. S. olitzen? | (7) | \Box | | |
| Funding Fee financed) | 1 | k Arc you a permanani rosidont alian? | | IV) | | |
| n PMI. MIP, Funding Fac (Insinced | 41,000.00 | i. Do you intend to occupy the property as your primary residence? If Yes," complete question in below. | Ω | | | $\overline{\Box}$ |
| THE MARKET | | | | | | |
| b. Loah emount (edd m & n) | | m. Have you had an ownership inlorest in a property in the last litroo years? | <u>[7]</u> | | <u> </u> | \Box |
| - Louis (Coo III da II) | | (1) What type of property did you own-principal residence (PR), second better (SH), or investment property (IP)? | | | | |
| D. Cash from/to Borrower (subtract), k, l & | 41,000.00 | (2) How did you hold title to the home-solely by yoursell (S). | PP | - [| | L |
| o from 1) | -13,777.83 | jointly with your spouse (SP), or jointly with another person (D)? | 98 | | | |
| , | | NLEDGEMENT AND AGREEMENT | | | | ·· |

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, alterneys, insurins, servicers, successors' and escions and servicers and escions and escretable from the property and escions and escretable from the property described in this population in the application is the and corned as of the dots set both apposite my signature and that any transfers an angular my transfers anticles of this information contained in this application may result in civil liability, injection, proceeding to any expensive property and an angular any transfers and that any transfers and that any transfers are reliance upon any minerpresentation (this information contained in this application and/or in criminal penalties including, but not smitted to; tine or imprisorment or both under the provisions of Title is, United States Code, Sec. 1001, or anal, (2) the hour requested pursuant to this application, but not smitted to; tine or imprisorment or both under the provisions described in this application; (3) the property will not be used for any likegal or prohibited pursuant to this application; (3) the property will be occupied as indicated in this application; (3) the property will be occupied as indicated in this application; (3) the property will be occupied as indicated in this application; (3) the property will be occupied as indicated in this application; (3) the property will be occupied as indicated in this application; (3) the property will be occupied as indicated in the special pursuant and the property will be occupied as indicated in the application; (4) the property will be applicated, or and the application, and I am abbiguited to emend and/or supplement the information provided in this application if any of the material indicate that increase in the property of the application of the material indicate that increase in a property of the property and application and account information to ensure the property and the prope

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may wortly or revertly any assignment to that application or obtain any information or data retailing to the Loan, for any legitimate outpose through any source, including a source named in this application or a consumer reporting against

| Borrower's Signature | O Dale | / Co-Borrower's Signature | Cali |
|----------------------|------------------|---------------------------|------|
| X From the Verape | cces 02/04 | 2/02 X | Ωole |
| K, INFO | RMATION FOR GOVE | NMENT MONITORING PURPOSE | R |

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance; with aqual credit opportunity, tair housing and home mortgage discloours laws. You are not required to turnish this information, but are encouraged to do so. The law provides that a conder may not discriminate either on the basis of this information, or on whether you choose to turnish it, if you turnish the information, please provide both critically and rare. For must, you can not dosignation. If you do not furnish in Information, and the information on the basis of visual condermance.

EXHIBIT B

02/09/2007 14:44 FAX 16305051067

LTIC-NAPERVILLE

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| | Continua | ation Sheet/Residential Loan Applic | ation . | ······································ |
|--|---------------------------|---|---|--|
| Use this continuation sheet if you need more space to complete the Residential Louis Application. Mark 8 to Reprover or C for Co-Borrower, | Borrower: STANISLAW CH | | Agency Case Nu | 10 mg |
| 1 | _! | - · · | | |
| | | VI. ASSETS AND LIABILITIES | · · · · · · · · · · · · · · · · · · · | |
| ASSETS | Cash or Market Value | VI. ASSETS AND LIABILITIES LIABILITIES | Monthly Paymont & Months Left to Pay | Unpuid Balance |
| Name and address of Bank, 6& | L, or Gradit Union | Name and eddress of Company RSEC/ESBUY FO BOX 16519 | \$ Payl./Mos. | S |
| | | WILMINGTON, DE 19850 | | |
| Acct. no. Name and address of Bank, S&L | \$ Cd'! (12) | Accl. No 063106 | 10 | 4 |
| and another of Daily! Offi | ., of Gredit Union | Name and address of Company HSBC/BSTBY POB 15521 | S Payt./Mos. | S |
| · · · · · · · · · · · · · · · · · · · | | WILMINGTON, DE 19805 | | |
| Accl. no. | \$ | Acct. No. 1696013106667647 | 10 | . , |
| Value and address of Bank, S&L | . or Credit Union | Name and address of Company INDYMAC BANK | \$ Payl./Mos. | š4 |
| | | | | |
| lact no. | \$ | Acci. No. 3002181976 | (1,402) | 348,55 |
| larne and address of Bank, S&L | , or Credit Union | Name and address of Company | \$ Payt/Mos. | \$ |
| | | | | |
| aol, no. | s | Acct. No. | - 1 | |
| sme and address of Bank, S&L, | or Credit Union | Name and address of Company | \$ Peyl,/Mos. | 3 |
| | | | | |
| ocl. no. | \$ | Acct. No. | ۱ ا | • |
| ame and address of Bank, S&L, | or Credit Union | Name and address of Company | \$ Payl./Mos. | |
| | . • | | | |

A. SETTLEMENT STATEME U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT OMB No. 2502-0265 B. TYPE OF LOAN 3. CONV. UNINS. | 6. File Number: 1. D FRA 2.0 FmHA 7. Losn Number: 8. Mortgage Insurance Case Number: 4. D VA 5. CONV. INS. 07-00795A 0045223864 C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. I take morked "[0.0.0]" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. D. NAME AND ADDRESS OF BORROWER: E. NAME AND ADDRESS OF SELLER/TAX 1.D.: F. HAME AND ADDRESS OF LENDER: STANISLAW S. CHRUPCZAK REFINANCE ELZIBETA. T. CHRUPCZAK AURORA LOAN SERVICES, INC. A LEHMAN BROTHERS COMPANY 327 INVERNESS DRIVE SOUTH 8314 S. WEST 91ST STREET MAIL STOP 3101 HICKORY HILLS, IL 60457 ENGLEWOOD, CO 80112 G.PROPERTY LOCATION: H.SETTLEMENT AGENT: I . SETTLEMENT DATE: 8314 W. 91ST LAWYERS TITLE INSURANCE COMPANY 02/09/07 HICKORY HILLS, IL 60457 PLACE OF SETTLEMENT: DISBURSEMENT DATE: 1245 E. DIBHL RD., #101 02/14/07 NAPERVILLE, IL 60563 J. SUMMARY OF BORROWER'S TRANSACTION K. SUMMARY OF SELLER'S TRANSACTION 100. GROSS AMOUNT DUE FROM BORROWER: 400. GROSS AMOUNT DUE TO SELLER: 101. Contract Sales Price 401. Contract Sales Price 102, Personal property 402. Personal property 1,173.86 403. 103. Settlement charges to borrower (line 1400) 104. 404 105. 405 Adjustments for items paid by setter in advance Adjustments for items peid by seller in advance 106. City/town taxes to 406. City/town taxes to 107. County taxes to 407. County taxes to 108. Assessments to 408. Assessments to 109 409 110. 410 111. 411 112. 412. 113, 413 414 GROSS AMOUNT DUE 120. GROSS AMOUNT DUE 420. 1,173.86 FROM BORROWER TO SELLER 500, REDUCATONS IN AMOUNT DUE TO SELLER: 200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER: 501. Excess deposit (see instructions) 201, Deposit or earnost money 41,000.00 502. Settlement charges to seller (line 1400) 202. Principal amount of new loan(s) 503. Existing loan(s) taken subject to 203, Existing loan(s) taken subject to 504, Poyoff of first mortgage Loan 204. 505. Payoff of second mortgage loan 205. 506 206. 507. 207 508 208 509. 209. Adjustments for items unpaid by soller Adjustments for items unpaid by seller 510. City/town taxes 210. City/town taxes to 511. County taxes to 211. County taxes to to 512. Assessments 212. Assessments 513. 213. 514 214 515. 215. 516. 216. 517. 217. 518. 218. 519 219. 520. TOTAL REDUCTION AMOUNT TOTAL PAID BY/FOR 41,000.00 DUE SELLER BORROWER 600. CASH AT SETTLEMENT TO/FROM SELLER 300. CASH AT SETTLEMENT FROM/TO BORROWER 1,173.86 601. Gross amount due to seller (line 420) 301. Gross amount due from borrower (line 120) 41,000.00 602. Less reductions in amount duo setter (line 520) 302. Less amounts paid by/for borrower (line 220) 19,826.14 603. CASH (DTO) (D FROM) SELLER 303. CASH (FROM) (TO) BORROWER Page 1 of 3

\$HIBIT(P, IOF.

| | <u> </u> | |
|---|-------------------------|--|
| L SETTLEMENT CHARG. | (/ | |
| 700. TOTAL SALES/BROKER'S COMMISSION based on price \$ x= | PAID FROM BORROWER'S | PAID FROM |
| Division of Commission (Line 700) as follows: | FUNDS AT | SELLER'S FUNDS AT |
| 701. \$ | SETTLEHENT | SETTLEMENT |
| 702. \$ to | | |
| 703. Commission paid at Settlement | | |
| 704. | <u> </u> | |
| 800. ITEMS PAYABLE IN CONNECTION WITH LOAN 801. Loon Origination Fee x | | · · · · · · · · · · · · · · · · · · · |
| 200 | | |
| BOX. LOSH DISCOUNT 1.000 X LEHMAN BROTHERS BANK BOX. Appraise Fee tp | 410.00 | |
| 804. Credit Report to | | - |
| 805. ADMINISTRATION FEE LEHMAN BROTHERS BANK | 125.00 | |
| 806, MERS/REGISTRATION LEHMAN BROTHERS BANK | 4.95 | |
| 807, 808, | - | |
| 80¢. | | |
| 810, | | |
| 811. | | · |
| 812. | | |
| 813. | | ************ |
| 814 | | |
| 815. | | |
| 900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE | <u> </u> | |
| 901. Interest from 02/14/07 to 03/01/07 95 9.127000 /day | 136,91 | |
| 902. Mortgage Insurance Premium for months to | 138.71 | |
| 903. Hazard Ingurance Premium for years to | | |
| 904. Flood Insurance Premium for years to | | |
| 705. | <u> </u> | |
| 1000 RESERVES DEPOSITED WITH LENDER 1001. Hezerd Insurpnce months as per month | T | |
| 1001. Hezard Insurance months as per month 1002. Mortgage Insurance months as per month | | |
| 1003. City property taxes months as por month | | |
| 1004, County property taxes months 83 per month | | |
| 1005. Arrival assessments months 25 per month | | |
| 1006, Flood insurance months 25 per month | | |
| 1007. months 88 per month | | |
| 1908. Aggregate Adiustment | <u> </u> | |
| 1101. Settlement or closing fee to LAWYERS TITLE | 100.00 | ······································ |
| 102. Abstract or title search to | | |
| 103, Title examination to | | |
| 104. Title insurance binder to | <u> </u> | |
| 105, pocument preparation to | 100 00 | |
| 106. Notary fees to LEVEL, TITLE 107. Attorney's fees to | 100.00 | |
| (includes above items numbers: | | |
| 105. Itis insurance to LAWYERS TITLE | 200.00 | |
| (includes above items numbers: 1102, 1103, 1104) | | |
| 109_Lendor's coverage \$ 41.000.00.200.00 | | |
| 110. Owner's coverage \$ | | - |
| 111 F-MAIL FEE LAWYERS TITLE | 25.00 | |
| 112. Courier Pees | | · |
| 114, | | |
| 115, | | |
| 200 GOVERNMENT RECORDING AND TRANSFER CHARGES | | |
| 20], Recording fees: Deed \$;Nortgege \$ 72.00 ;Releases \$ | 72.00 | |
| 202. City/county tax stamps; Deed \$:Mortgage \$. 203. State tax/stamps; Deed \$:Mortgage \$. | · | |
| 204. Record Cert of Rel | | |
| 205. | | |
| 300. ADDITIONAL SETTLEMENT CHARGES | | |
| 301, Survey to | · | |
| 302. Pest jaspection to | | |
| 303. 304. | | |
| 505. | | |
| 306, | | |
| 307. | | |
| 508, | | |
| | | |
| 107 | 1 | |
| 10. 11. | | |

EXHIBIT, P. 2 OF 3

EXHIBIT C P. 3 OF 3

Case Number: 07-00705

Signature Page to HUO-1 Settlement Statement

We have reviewed the HUD-1 Settlement Statement which consists of three pages and to the best of our knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on our account, or by us, in this transaction. We understand the figures contained herein were based on the best information evaluable to the Settlement Agent, and egree to make the appropriate adjustments after settlement if adjustments are necessary.

STANISLAV S. CHRUPCZAK

FLANOSTA T. CHRUPCZAK

REFINANCE

REFINANCE

The Settlement Statement prepared by the Settlement Agent is, to the best of its knowledge and belief, a true and accurate account of this transaction. The Settlement Agent has coused or will cause the funds to be disbursed in accordance with this Statement.

LAWYERS TITLE INSURANCE CORPORATION Settlement Agent

Bv:

Warning: It is a crime to knowingly make false attrements to the United States on this or any similar form. Panalties upon conviction can include a fine and imprisonment.

For dotails see: Title 18 U.S. Code Section 1001 and Section 1010. HUD-1 (8-87)

RESPA, HB 4305.2 Previous edition is obsolute.

| 0 100 01101 | D | E'' 1 0= /0 / /0000 | D 44 (= 0 |
|--------------------|---------------|---------------------|---------------|
| Case 1:08-cv-01404 | Document 16-3 | Filed 07/01/2008 | Page 14 of 59 |

| A. SETTLEMENT STATEMENT U.S. DEPARTMENT OF HOUSEN OF HOUSE IN One No. 200 E. TYPE OF LOAN I.C. HAN 2.D HAN 3.D HAN 2.D HAN 3.D HOWLING, 4.PH HANDER TO MINITED TO HOUSE IN ONE NO. 200 C. NOTE: STITISHED THOMSES OF HOWLESS. C. NOTE: STITISHED THOMSES OF HOWLESS. E. STRIESLAM 5. CHROPECZAK E. STRIESLAM 5. | SETTLEMENT STATEMENT TYPE OF LOAN TYPE OF LOAN AND URBAN DEVILOPMENT NOTE: shis form is furnised to stream of the stream of | SETTLEMENT STATEMENT OF HA 2D FORM | 519. 520. TOTAL REDUCTION AMOUNT | 328,000. | 219. TOTAL PAID BY/FOR 220. BORHOWER |
|--|--|--|--|-----------------------|--------------------------------------|
| SETTIEMENT STATEMENT TYPE OF LOAN TYPE OF LOAN NOTE: his term is furnished to sive you a sequence; of actual particular continue to sive you a sequence; of actual particular continue to sive you a sequence; of actual particular continue to sive you a sequence; of actual particular continue to sive you a sequence; of actual particular continue to sive you a sequence; of actual particular continue to sive you a sequence; of actual particular continue to sive you a sequence; of actual particular continue to sive you a sequence; of actual particular continue to sive you a sequence; of actual particular continue to sive you a sequence; of actual particular continue to sive you a sequence; of actual particular continue to continue to continue to sive you a sequence; of actual particular continue to continue to continue to sive you a sequence; of actual particular continue to continue | SETTIZMENT STATEMENT TYPE OF LOAN 1.0 CONVAINS. 1.1 First of the first functions of the first function of t | SETTIEMENT STATEMENT U.S. DEPARTMENT OF HOUSING TYPE OF LOAN ON S.C. GRAK 3.20 CONVLNING. 6. Fits Rundser: ON NOTE: introduction is given and interest of setul settled selection in the selection of the selecti | SIR | | AB |
| SETTIEMENT STATEMENT TYPE OF LOAN OF HOME INTER OF LOAN NOTE: Interest of state and the state of the number: Settlement of the state of the stat | SETTIEMENT STATEMENT TYPE OF LOAN 1.0 CONVENTS. 1.11 FOR 5.0 CONV.JANIE. 1.12 FAM. 5.0 CONV.JANIE. 1.12 FAM. 5.1 CONV.JANIE. 1.13 CONV.JANIE. 1.14 WEST 91ST STREET 1.15 CONTENTS STREET 1.16 CONTENTS STREET 1.17 CONTENTS STREET 1.18 | SETTIEMENT STATEMENT DEPARTMENT OF HOUSING TYPE OF LOAN ON S. CONVINS. NOTE: CONVINS. CONVINS. C. File Number: C. CONVINS. C. CONVINS. C. File Number: C. CONVINS. C. CONVINS. C. File Number: C. File Number: C. CONVINS. C. File Number: C. Fi | 517 | | 17 |
| SETTLEMENT STATEMENT TYPE OF LOAN U.S. DEPARTMENT OF HOUSING TYPE OF LOAN U.S. DEPARTMENT OF HOUSING NOTE; is the state of the first withing to sive you a streament of actual appticancy curts. NOTE; settlement of the first withing to sive you a streament of actual appticancy curts. NOTE; settlement of the first withing to sive you a streament of actual appticancy curts. NOTE; settlement of the first withing to sive you a streament of actual appticancy curts. NOTE; settlement of actual appticancy. NOTE; | SETTIEMENT STATEMENT TYPE OF LOAN NOTE: first ferm is furnished to sive you a granders; of scale perfection the state perfect of scale perfections to state perfect of scale perfect of sca | SETTIAMENT STATEMENT U.S. DEPARTMENT OF HOUSING TYPE OF LOAN INTER AL STAME 3.20 CONVLHE. A. FILE NUMBER: ON S. CONVLHE. STATEMENT AND DEVELOPMENT TO LOAN RESERVED TO STATE AND STATEMENT OF HOUSING TOWN S. CONVLHE. S. DEPARTMENT OF HOUSING TOWN S. CONVLHENCE SALES FOR MAINTY S. DEPARTMENT OF HOUSING TOWN S. CONVLHENCE SALES FOR MAINTY S. DEPARTMENT OF HOUSING TOWN S. CONVLHENCE SALES FOR MAINTY S. DEPARTMENT OF HOUSING TOWN S. DEPAR | 7.7. | | 17 |
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| ETILEMENT STATEMENT U.S. DEPARTMENT OF HOUSING TYPE OF LOAN 1 FM. 2. Fmd. 3. © CONV.UNINS. C. file Number: 7. Loan Number: 07-00795 C045104320 0045104320 007-00795 C045104320 00451044000000000000000000000000000000 | ETTLEMENT STATEMENT U.S. DEPARTMENT OF HOUSING TYPE OF LOAN 1 FMA 2.0 FmMA 3.20 CMV.UNINS. 6. Fite Number: 0.045104320 0.045104320 0.045104320 0.055 | ETILEMENT STATEMENT U.S. DEPARTMENT OF HOUSING TYPE OF LOAN 1 FM. 2.0 FmMA 3.2 CMV.UNINS. C. fite Humber: 7. Loan Number: 07-00795 C045104320 | SOCIONES IN CIRCUSTON | urposes and are not | d leuciteuroini Joi |
| ETILEMENT STATEMENT U.S. DEPARTMENT OF HOUSING TYPE OF LOAN 1 FMA 2. FmA 3. M CONV.UNINS. 6. File Number: 7. Loan Number: 0.45104320 1 VA 5. CONV.INS. 0.7-00795 0.45104320 | ETTLEMENT STATEMENT U.S. DEPARTMENT OF HOUSING TYPE OF LOAN 1 FMA 2.0 Fma 3.20 CONV.UNINS. 6. File Number: 0045104320 1 VA 5.0 CONV.INS. 0.7-00795 0045104320 | ETILEMENT STATEMENT U.S. DEPARTMENT OF HOUSING TYPE OF LOAN 1 FMA 2.0 Fmaa 3.0 CONV.UNINS. 6. File Number: 7. Loan Number: 07-00795 045104320 07-00795 0045104320 | d "(P.o.c)" Were baid outside the closing; they are shown her | e shown. I tems marke | NOTE: |
| ETILEMENT STATEMENT U.S. DEPARTMENT OF HOUSING NOT LOAN TYPE OF LOAN 1 FM. 2.0 FMA 3.0 ONV.ININS. 6. File Number: 7. Loan Number: 07-00795 0045104320 | ETILEMENT STATEMENT U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT TYPE OF LOAN 3.5 COMP.UNING. 6. File Humber: 7. Loan Number: 0045104320 | ETTLEMENT STATEMENT U.S. DEPARTMENT OF HOUSING TYPE OF LOAN 1 FM. 2.0 FMA 3.20 ONV.ININS. 6. File Number: 7. Loan Number: 07-00795 0045104320 | eternation printing settlement courts Amounts paid to and by th | | |
| ETILEMENT STATEMENT U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT AND URBAN DEVELOPMENT OF HOUSING AND OF LOAN Number: 7. toan Number: | ETILEMENT STATEMENT U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT TYPE OF LOAN THE COLUMN OF LOAN A FILE Humber: 7. Loan Manber: | ETILEMENT STATEMENT U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT AND URBAN DEVELOPMENT OF HOUSING AND OF LOAN Number: 7. toan Number | 5 0045104320 | | 5.0 CONV.INS. |
| EXHIBIT L OF LOAN O | EXHIBIT L BTILEMENT STATEMENT U.S. DEPARTMENT OF HOUSING ON NO. ON NO. | ETTLEMENT STATEMENT U.S. DEPARTMENT OF HOUSING ON NO. 1. DEPARTMENT OF HOUSING ON NO. | 7. Loan Number: | - | 3 5 5 7 |
| STILEMENT STATEMENT U.S. DEPARTMENT OF HOUSING ON No. | STILEMENT STATEMENT U.S. DEPARTMENT OF HOUSING ON NO. 10 LONG NO. | ETILEMENT STATEMENT U.S. DEPARTMENT OF HOUSING ON No. 10 DEVELOPMENT OF HOUSING ON No. 10 THE NO. | | | HO EGYT |
| ALLIA WENT SUPPLIEMENT | ALL THE WANT STATEMENT | TRANSPORT OFFICE TRANSPORT | OMB No. | AND UR | |
| O EXHIBIT U | O EXHIBIT D | O EXHIBIT D | RDARTMENT OF HOUSING | מ זו | ATT AMANT |
| O TXHIBIT D | O EXHIBIT D | O EXHIBIT D | P, 10F | | • |
| · · · · · · · · · · · · · · · · · · · | EVUINIT D | TYLINIT D | | | |
| | 1 | <i>1</i> | (TXIII D | | ·.) |

| -2 SETTLEMENT CHARGES 700. TOTAL SALES/BROKER'S COMMISSION assed on price \$ 0 %= ivisign of Commission (line 700) as follows: 01. \$ to 02. \$ to | PAID FROM | 20F3 |
|--|------------------------|--------------|
| 700. TOTAL SALES/BROKER'S COMMISSION ased on price s | PAID FROM | <u> 2013</u> |
| ased on price \$ 6 %= ivision of Commission (line 700) as follows: O1. \$ to | | 1 |
| ivision of Commission (line 700) as follows: 01. \$ to | MODDOL FOR | PAID FROM |
| 01. \$ to | BORROWER'S | SELLER'S |
| | FUNDS AT SETTLEMENT | FUNDS AT |
| 02. \$ | SETTLEMENT | SETTLEMENT |
| | | |
| 03. Commission paid at Sottlement | | <u> </u> |
| 04. | | <u> </u> |
| 00. ITEMS PAYABLE IN CONNECTION WITH LOAN | | |
| 01. Logn Origination Fcc 2.500 % ELITE FINANCIAL 02. Logn Discount % | 00.00 | |
| 03. Appreisal fee to WOJCIECH LEJA \$300.00 POC | | |
| 04. Credit Report to | | |
| 05. TAX RELATED SVC FEE WESTLAKE SETTLEMENT | - 72.00 | |
| D6. ADMINISTRATION FEE LEHMAN BROTHERS BANK | 465.00 | |
| 07. MERS REGISTRATION LEHMAN BROTHERS BANK | 4.95 | |
| 28. FLOOD MONITOR/COMBIN WESTLAKE SETTLEMENT | 15.00 | |
| 9. PROCESSING FEE ELITE FINANCIAL | 1.298.00 | |
| 10. YSP PAID BY LENDER TO ELITE \$5330,00POC | | |
| 11. | | |
| 12. | | |
| 4. AFTER CLOSING. LEHMAN BROTHERS BANK MAY PAY | | |
| 14. AFTER CLOSING. LEHMAN BROTHERS BANK MAY PAY 15. TO THE BROKER ADDT'L COMPENSATION OF UP TO .125* | | |
| 6. OF THE LOAN AMOUNT FOR SERVICES RENDERED | | |
| 00. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE | | |
| 01. Interest from 02/14/07 to 03/01/07 85 67.397000 /day | 1.010.96 | |
| 2. Mortgage Insurance Premium for months to | | |
| 3. Hazord Insurance Premium for Years to FARMERS INSURANCE | 903.16 | |
| 4. Flood Insurance Premium for years to | ·a. | |
| 5. | | |
| 000. RESERVES DEPOSITED WITH LENDER " | | ja . |
| 01. Hezard Insurance 4 months as 75.27 per month | 301.08 | |
| 02. Mortgage Insurance months 20 per month | | |
| 03. City property taxes months as per month | | |
| 04. County property taxes 5 months 05 431 87 per month 05. Armual aggessmento months 05 per month | 2,591,22 | |
| 06. Flood insurance months as per month | | |
| 07. months &s per month | | |
| 08. Apprecate Adjustment | -1.878.06 | |
| 100. TITLE CHARGES . | | |
| 01. Settlement or closing fee to LAWYERS TITLE | 1.75.00 | |
| 02. Abstract or title search to LAWYERS TITLE | 200.00 | |
| 03. Title examination to | | |
| 04. Title insurance binder to | | |
| 05. Document preparation to | | |
| OK Wotery fees to LEVEL TITLE | 100,00 | |
| 07. Attorney's fees to | | |
| (includes above items numbers:) 28. Title insurance to LEVEL TITLE | 105 55 | |
| OS. Title insurance to LEVEL TITLE (includes above items numbers: 1102, 1103, 1104) | 475.00 | |
| 99. Lender's coverage \$ 328.000.00 475.00 | | |
| 10. Owner's coverage \$ | | |
| 11. TAX BILL PAYMENT FEE LAWYERS TITLE | 35.00 | • |
| 2. Courier Fees LAWYERS TITLE | 30.00 | |
| 3. E-MAIL PACKAGE FEE LEVEL TITLE | 25.00 | |
| 4. | | |
| 5_ | | |
| 200. GOVERNMENT RECORDING AND TRANSFER CHARGES | | |
| 11 Recording fees: Deed \$:Mortgage \$ 72.00 :Releases \$ | 72.00 | |
| 2. City/county tax stamps: Decd \$:Mortgage \$ | | |
| | - 1 | |

EXHIBITD P. 3 OF 3

02/08/2007 12:46 PAK 16305051067

LTIC-NAPERVILLE

Signature Page to HUD-1 Settlement Statement

We have reviewed the NUD-) Sectioment Statement which consists of three pages and to the boat of our knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on our account, or by us, in this transaction. We understand the figures contained herein were based on the bost information evoluble to the Pattiemant Agent, and ogree to make the oppropriate adjustments after antilement if adjustments are necessary.

STANISLAU B. CHRUPCZAK

REFINANCE

ELZIBETA T. EARUPCZAK

The Settlement Bintement prepared by the Settlement Apont is, to the best of its knowledge and belief, a true and accurate account of this transmition. The Settlement Agent has coulded or will tobuse the funds to be disbursed in accordance with this Statement.

LAWYERS TITLE INSURANCE COMPORATION

Warning: It is a crime to knowingly make false statements to the United States on this or any committer form. Parattics upon conviction can include 8 fine and imprisonment.
For dotails see: Title 18 U.S. Code Section 1001 and Section 1010.

KUD-1 (5-87)

RESPA, NB 4305.2

Previous edition is obscioto.

| | | | | EXHIBIT |
|---------------------------------|---------------------------------------|--|---|---|
| | | TRUTH LENDING DISC | LOSURE STATE NT | PFOF |
| LENDER OR I | LENDER'S AGEN | VT: LEHMAN BROTHERS BANK, | TSB | Preliminary X Final |
| | | 327 INVERNESS DRIVE S | | DATE: 2/09/2007 |
| BORROWERS: | . СТА МТ 9 | ENGLEWOOD, CO 80112 SLAW S CHRUPCZAK | | AN NO.: 0045223864 |
| DURKUWERS. | DIME | DIAN D CHROPCIAR | . Туре | of Loan: CONV UNINS Fixed |
| | | , | | A30N - 0 |
| ADDRESS: | 8314 W | VEST 91ST STREET | | |
| CITY / STATE PROPERTY: | | RY HILLS, IL 60457 WEST 91ST STREET | T 200 | |
| | HICKOR | RY HILLS, IL 60457 | | TEREST RATE: 8.125 DEX USED |
| | RCENTAGE TE | FINANCE CHARGE | Amount Pinanced | Tatalasp |
| The cost of your | · · · · · · · · · · · · · · · · · · · | The dollar amount the | The amount of credit | Total of Payments The amount you will have paid |
| yearly rate; | | credit will cost you. | provided to you or | after you have made all |
| | 8.426 % | \$ 69,861.91 | on your behalf. 3 9,723.14 | payments as scheduled. \$ 109,585.05 |
| PAYMENT SCHE | | 1 52.57575778.27575.5577 | | |
| NUMBER OF | AMOUNT OF | PAYMENTS ARE DUE | NUMBER OF AMOUNT OF | |
| PAYMENTS 359 | PAYMENTS | BEGINNING | PAYMENTS PAYMENTS | BEGINNING |
| 1 | 304.43 | 4/01/2007 3/01/2037 | | |
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| ;; | <u> </u> | | | |
| DEMAND FEATU | JRE: X This lo | oan does not have a Demand Feature. | This loan has a Demand Featur | re as follows: |
| VARIABLE RATE | FEATURE | | | |
| This Loan h | as a Variable Rate Fe | ature. Variable Rate Disclosures have beer | n provided to you earlier. | |
| SECURITY: You | are giving a security | · · · · · · · · · · · · · · · · · · · | WEST 91ST STREET | · |
| ASSUMPTION: | Someone buying this | | maining balance due under original mort | gage terms |
| They assume | , subject to tender s e | | original morigage terms. | |
| FILING / RECORD | ING FEES: \$ | 45.00 | | |
| PROPERTY INSUF | • | ty hazard insurance is a required condi | ition for this loan. You may purchase | this insurance from any insurance |
| company acceptable Hazard insu | | ough the lender at an estimated cost of \$ | for | years. |
| ATE CHARGES: | If your payment i | | late, a late charge of | 5.00 % of the |
| overdue ; | payment of p | rincipal and interest | will be assessed. | % of the |
| PREPAYMENT: I | If you pay off your lo | an early, you | | |

DEFINITION OF TRUTH-IN-LENDING TERMS

EXHIBIT E P. 20F5

ANNUAL PERCENTAGE RATE

This is not the Note rate for which the borrower applied. The Annual Percentage Rate (APR) is the cost of the loan in percentage terms taking into account various loan charges of which interest is only one such charge. Other charges which are used in calculation of the Annual Percentage Rate are Private Mortgage Insurance or FHA Mortgage Insurance Premium (when applicable) and Prepaid Finance Charges (loan discount, origination fees, prepaid interest and other credit costs). The APR is calculated by spreading these charges over the life of the loan which results in a rate generally higher than the interest rate shown on your Mortgage/Deed of Trust Note. If interest was the only Finance Charge, then the interest rate and the Annual Percentage Rate would be the same.

PREPAID FINANCE CHARGES

Prepaid Finance Charges are certain charges made in connection with the loan and which must be paid upon the close of the loan. These charges are defined by the Federal Reserve Board in Regulation Z and the charges must be paid by the borrower. Non-Inclusive examples of such charges are: Loan origination fee, "Points" or Discount, Private Mortgage Insurance or FHA Mortgage Insurance, Tax Service Fee. Some loan charges are specifically excluded from the Prepaid Finance Charge such as appraisal fees and credit report fees.

Prepaid Finance Charges are totaled and then subtracted from the Loan Amount (the face amount of the Deed of Trust/Mortgage Note). The net figure is the Amount Financed as explained below.

FINANCE CHARGE

The amount of interest, prepaid finance charge and certain insurance premiums (if any) which the borrower will be expected to pay over the life of the loan.

AMOUNT FINANCED

The Amount Financed is the loan amount applied for less the prepaid finance charges. Prepaid finance charges can be found on the Good Faith Estimate/Settlement Statement (HUD-1 or 1A). For example if the borrower's note is for \$100,000 and the Prepaid Finance Charges total \$5,000, the Amount Financed would be \$95,000. The Amount Financed is the figure on which the Annual Percentage Rate is based.

TOTAL OF PAYMENTS

This figure represents the total of all payments made toward principal, interest and mortgage insurance (if applicable).

PAYMENT SCHEDULE

The dollar figures in the Payment Schedule represent principal, interest, plus Private Mortgage Insurance (if applicable). These figures will not reflect taxes and insurance escrows or any temporary buydown payments contributed by the seller.

CHRUPCZAK

0045223864

EXHIBITE P.30F

Fee Schiedule - Ivender paid fees.

The following fees must be indicated on the HUD-1 Settlement Statement. These fees are to be paid outside of closing by the Lender. If a fee is not paid to the Lender, these will be added to the disbursement amount sent to Title.

| | | Collect from Lender |
|--------------------------------|---------------------------------------|--|
| Description | Paid to | (POC) |
| Origination Fee | | |
| Discount | | |
| Appraisal Fee | | |
| Credit Report Fee | | |
| Lender Inspection | | |
| Mortgage Insurance Application | | |
| Assumption Fee | | |
| Courier/Express Mail | | |
| Tax Related Service Fee | | |
| Underwriting Fee . | | |
| Temporary Buydown | | |
| | | |
| | | |
| | | |
| | | |
| | | + |
| | | <u> </u> |
| Interest | | |
| PMI/MIP/FF | | |
| Hazard Insurance | | |
| | | - |
| Flood Insurance | | |
| | · · · · · · · · · · · · · · · · · · · | |
| Settlement or closing fee. | | |
| Abstract/title search | | <u> </u> |
| Title examination | | |
| Title insurance binder | | |
| Document preparation | | |
| Notary fees | | |
| Attorney's fee | | |
| Title insurance | | |
| | | |
| | | |
| | | |
| Recording fee | | |
| City / county tax stamps | | |
| State tax stamps . | | |
| | | |
| | | |
| Survey Fee | | |
| Pest Inspection Fee | | |
| Flood Certification Fee | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| Service Release Premium | | |
| Yield Spread Premium | | |

CHRUPCZAK /

0045223864 EXHIBITE P. 401

I must be indicated on the HUD-1 Settlement Statement. In the * column,

The following fees are Title Company fees and must be indicated on the HUD-1 Settlement Statement. In the * column, "P" means "paid outside of closing" and "N" means the fee has been netted from the Lender's funds. If an amount is reflected in the Collect from Seller/Other column, the next column to the right will more specifically identify from whom – with one of the following codes: "S" means Seller, "O" means Other, and "B" means Broker. The fees must be collected from the indicated parties.

| Description | Paid to | * | Collect from Borrower | Collect from Seller/Other | |
|---------------------------|---------------|----|--------------------------|--|--------------|
| Settlement or Closing Fee | LAWYERS TITLE | | 250.00 | | _ |
| Abstract or title search | | | | · | |
| Title Examination | | | | | |
| Title Insurance Binder | | | | | |
| Document Preparation | LAWYERS TITLE | | 200.00 | <u>: </u> | |
| Notary Fees | | | | | |
| Attorneys' Fees | | | | · | |
| Title Insurance | | | | | _ |
| Recording Fees | | | 45.00 | | |
| City/County Tax/Stamps | | | | | |
| State Tax/Stamps | | | · · | | |
| | | | | | |
| | | | | | _ |
| | • | | | | - |
| Title company Fee Totals: | | N_ | | | |
| | | | 495.00 | | |

| Interest. Collect prepaid interest from Borrower(s). The Total Prepaid Interest is netted from Lender's check/draft/wire transfer. All prepaid items, including interest, must be paid by the Borrowers unless specified otherwise in the contract. Collect interest at \$ 9.127 per day from the date of funding (including funding date) to (but not including) the lay of the month prior to the first payment due date. Total Prepaid Interest: \$ 136.91 | |
|---|----|
| (from 02/14/07 to 03/01/07) | |
| Escrow Reserves. | |
| Escrows will be collected once construction is completed. | |
| Escrow reserves are waived. | |
| Collect the following escrow reserves and show these amounts on the HUD-1 or HUD-1A Settlement Statement und Section 1, 1000 Reserves deposited with Lender have been netted from the Lenders funds: | er |

| Description | Number of months | Monthly amount | Total Escrow | Collect from Borrower | Collect from Seller/Other |
|------------------------------|------------------------|----------------|--------------|--------------------------|------------------------------|
| Mortgage Insurance | | | | | |
| Hazard Insurance | | | | | <u> </u> |
| Flood Insurance | · | | | | |
| City Property Taxes | | | | | |
| County Property Taxes | | | | | |
| Annual Assessments | | | <u> </u> | | |
| ESCROW SHORTAGE | | | | | |
| | <u> </u> | | | | <u> </u> |
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| | | | | | <u> </u> |
| | | | | | |
| Aggregate Adjustment | . | | | | |
| Total Initial Escrow Deposit | | | | | · |

Regular Mail: Aurora Loan Services, Inc. Attn: Cashiering Dept. PO Box 5180 Denver, CO 80217-5180

Overnight Services:
Aurora Loan Services, Inc.
Attn: Cashiering Dept.
2530 S. Parker Road, Suite 601
Aurora, CO 80014

 $\ensuremath{\mathsf{Fun}}$ principal curtailment and/or first payment should be forwarded directly to:

| | 40,323.14 | % saiw Jew | Disbursement sent via |
|------------------------|---------------------------|--|----------------------------|
| • | | <u> </u> | Виудоwn тегатпед |
| | | \$ | Retained Escrow |
| | 16.981 | \$ | Interest retained |
| | 36.683 10 381 | | Closing Fee Totals retaine |
| | E30 OE | \$ | Yield Spread Premium |
| g a | | \$ P \$ \$ # | Service Release Premium |
| | 00.000,14 | \$ | Loan Amount: |
| | 00 000 11 | : | Disbursement Summary |
| | | | * * * |
| | • | roker: \$ | Total check payable to B |
| | | | |
| | | <u> </u> | Buydown credit |
| | | \$ | Closing Fees |
| | | \$ | Yield Spread Premium |
| | | \$ | Service Release Premium |
| | | ; | Broker Check Summary. |
| | | | · |
| er py our loan number. | | Wire/Check Date: Further Credit to: Further Credit Accou | |
| | TOTAL CARTINAL | For Credit to: | |
| | PWAKEKS LILFE | | |
| | 000000765 | Account number: | * |
| | 071924513 | :# AAA | |
| | ELMHURST, IL | | |
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| et. | NONE | Ctmont oddrogs: | |
| . *. | NONE RIKE DELL RONE | Ctmont oddronm. | Wire being sent to: |

,7181HX3 +38ESSESE00

CHRUPCZAK

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|---|--------------------------------------|--|--|--|
| - DUDED OD I | | RUTH LENDING DISC | LOSURE STATE ENT | P. 10F5 |
| LENDER OR LE | | LEHMAN BROTHERS BANK, 327 INVERNESS DRIVE SO ENGLEWOOD, CO 80112 LAW S CHRUPCZAK | DUTH LO | DATE: 2/09/2007 AN NO.: 0045104320 of Loan: CONV UNINS |
| | | | | ARM A56C - 0 |
| ADDRESS: CITY / STATE / PROPERTY: | ZIP: HICKOR 8314 W | EST 91ST STREET Y HILLS, IL 60457 EST 91ST STREET Y HILLS, IL 60457 | INI INI | TEREST RATE: 7.500 DEX USED 5.398 |
| ANNUAL PER RAThe east of your of yearly rate: | TE | FINANCE CHARGE The dollar amount the credit will cost you. | Amount Financed The amount of credit provided to you or on your behalf. \$ 316,454.09 | Total of Payments The amount you will have paid after you have made all payments as scheduled. \$ 1,430,058.33 |
| PAYMENT SCHE | ULE: | · | record of the sum of the second secon | 40 × 80 × 00 00 00 00 00 00 00 00 00 00 00 00 |
| NUMBER OF PAYMENTS | AMOUNT OF | PAYMENTS ARE DUE MONTHLY BEGINNING | number of amount o payments payments | (2007)) 4422(860) 2210 TV |
| 44 16 60 | 1,093.33 2,351.74 4,233.13 | 4/01/2007 12/01/2010 4/01/2012 | 4 10vo | |
| 239 | 4,543,09 | 4/01/2017 3/01/2037 | 5 2 3 3 5 2 4 3 | |
| # | | . The state of the | | |
| | | | | |
| | | | | |
| | <u> </u> | | | |
| DEMAND FEAT | URE: X This | loan does not have a Demand Feature. | This loan has a Demand Fer | ature as follows: |
| VARIABLE RATE | FEATURE | | | |
| | | Feature. Variable Rate Disclosures have be | | |
| SECURITY: You | are giving a securit | | CKORY HILLS, IL 60457 | |
| | Someone buying the subject to lender | his property X cannot assume the seconditions, the remaining halance due un | remaining halance due under original nuder original mongage terms. | norigage terms |
| FILING / RECOR | DING FEES: | s 110.00 | | |
| PROPERTY INSUcompany acceptable Hazard in | e to the Lender. | nerry hazard insurance is a required co | • | hase this insurance from any insurance years. |
| | If your payme payment of | nt is more than 15 de | ys late, a late charge of will be assessed. | 5.00 % of the |
| PREPAYMENT: | If you pay off your | r łoan early, you | | |

DEFINITION OF TRUTH-IN-LENDING TERMS

EXHIBIT F P, 20F5

ANNUAL PERCENTAGE RATE

This is not the Note rate for which the borrower applied. The Annual Percentage Rate (APR) is the cost of the loan in percentage terms taking into account various loan charges of which interest is only one such charge. Other charges which are used in calculation of the Annual Percentage Rate are Private Mortgage Insurance or FHA Mortgage Insurance Premium (when applicable) and Prepaid Finance Charges (loan discount, origination fees, prepaid interest and other credit costs). The APR is calculated by spreading these charges over the life of the loan which results in a rate generally higher than the interest rate shown on your Mortgage/Deed of Trust Note. If interest was the only Finance Charge, then the interest rate and the Annual Percentage Rate would be the same.

PREPAID FINANCE CHARGES

Prepaid Finance Charges are certain charges made in connection with the loan and which must be paid upon the close of the loan. These charges are defined by the Federal Reserve Board in Regulation Z and the charges must be paid by the borrower. Non-Inclusive examples of such charges are: Loan origination fee, "Points" or Discount, Private Mortgage Insurance or FHA Mortgage Insurance, Tax Service Fee. Some loan charges are specifically excluded from the Prepaid Finance Charge such as appraisal fees and credit report fees.

Prepaid Finance Charges are totaled and then subtracted from the Loan Amount (the face amount of the Deed of Trust/Mortgage Note). The net figure is the Amount Financed as explained below.

FINANCE CHARGE

The amount of interest, prepaid finance charge and certain insurance premiums (if any) which the borrower will be expected to pay over the life of the loan.

AMOUNT FINANCED

The Amount Financed is the loan amount applied for less the prepaid finance charges. Prepaid finance charges can be found on the Good Faith Estimate/Settlement Statement (HUD-1 or 1A). For example if the borrower's note is for \$100,000 and the Prepaid Finance Charges total \$5,000, the Amount Financed would be \$95,000. The Amount Financed is the figure on which the Annual Percentage Rate is based.

TOTAL OF PAYMENTS

This figure represents the total of all payments made toward principal, interest and mortgage insurance (if applicable).

PAYMENT SCHEDULE

The dollar figures in the Payment Schedule represent principal, interest, plus Private Mortgage Insurance (if applicable). These figures will not reflect taxes and insurance escrows or any temporary buydown payments contributed by the seller.

TRUTH IN LENDING DISCLOSURE

AMOUNT OF PREPAID FINANCE CHARGE

| — /· | 17 | 101 | |
|------|----|-----|---|
| | F | - | |
| • | | | ~ |
| P. | ろ | OF | _ |

Loan Number:

0045223864

Itemization of the Amount Financed: \$

39,723.14

__ Preliminary

____x Final

| 801. Loan Origination Fee | \$. |
|-------------------------------------|-------------|
| 802. Loan Discount Fee | \$ 410.00 |
| 806: Mortgage Insurance Application | \$ |
| 807. Assumption Fee | \$ |
| 808. Mortgage broker fee | \$ |
| 809 Courier fee | \$ |
| 810. Tax related service fee | \$ |
| 811 UNDERWRITING FEE | \$ |
| 812. BORROWER PD BUYDOWN FEE | \$ |
| 813. Administration Fee | \$ 125.00 |
| 816. MERS Registration/Service | \$ 4.95 |
| 817. | \$ |
| 818 | \$ |
| 819. | \$ |
| 820. | \$ |
| | S |
| 901. Prepaid Interest | \$ 136.91 |
| 15day(s) @ \$ 9.127 | |
| 902. MIP/PMI and VA Funding Fee | \$ |
| | \$ |
| 1002. Mortgage Insurance | \$ |
| | \$. |
| 1101. Settlement or Closing Fee | \$ 250.00 |
| 1105. Document Preparation Fee | \$ 200.00 |
| 1106. Notary Fee | \$ |
| 1107. Attorney Fee | \$ |
| 1111 Title Company Courie | \$ 150.00 |
| 1112. | S |
| 1113. | S |
| | \$: |
| 1204. | \$ |
| 1205. | \$ |
| | \$ |
| 1303. Flood Certification fee | \$ |
| 1304. Wire Transfer | \$. |
| 1305. Escrow Transfer | \$ |
| 1306. | \$ |
| 1307. | \$ |
| 1308. | \$ |
| TOTAL PREPAID FINANCE CHARGE: | \$ 1,276.86 |
| TOTAL FREE AID FINANCE CHARGE: | 1 3 |

CHRUPCZAK

0045223864 EXHIBIT

The following fees must be indicated on the HUD-1 Settlement Statement. In the *column, "P" means "paid outside of closing" and "N" means the fee has been netted from the Lender's funds. If an amount is reflected in the Collect from Seller/Other column, the next column to the right will more specifically identify from whom - with one of the following codes: "S" means Seller, "O" means Other, and "B" means Broker. The fees must be collected from the indicated parties.

| Description | Doid to | * - | Collect from Borrower | Collect from Seller/Other | Ţ. |
|--|-----------------------------------|--|--------------------------|---------------------------------------|----------|
| Description Origination Fee: % | Paid to Lender:LEHMAN BROTHERS BA | | Domower | Seriei/Oniei | ╁ |
| origination ree. 76 | Broker:ELITE FINANCIAL IN | | | | +- |
| | DIOREILEDITE FINANCIAL IN | V # . | | | + |
| Discount Fee; 1.000 % | Lender:LEHMAN BROTHERS BA | NK N | 410.00 | | +- |
| D.000 | Broker:ELITE FINANCIAL IN | | | • | +- |
| | | ' | | | + |
| Appraisal Fee | | + | | | + |
| Appraisal Fee | | | | | |
| Credit Report Fee | | | | | \top |
| | | + | | | + |
| Lender Inspection | | 11 | | | Ť |
| | | 1 | | | +- |
| Mortgage Insurance Application | | | | | +- |
| | | | | | ╅ |
| | | _ | | | + |
| Assumption Fee | | 1 | | | + |
| Mortgage Broker Fee | | _ | | | + |
| | | _ | | | +- |
| Courier/Express Mail | | | | | + |
| | | | | | + |
| Tax Related Service Fee | | | | | + |
| | | + | | | + |
| Underwriting Fee | | - - | | | - |
| | | x | | | + |
| | | | | | 1 |
| Administration Fee | Lehman Brothers Bank | N | 125.00 | | |
| | | | | | 1 |
| MERS Registration/Se | Lehman Brothers Bank | N | 4.95 | · · · · · · · · · · · · · · · · · · · | \dashv |
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| | | 1-1 | | | _ |
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| PMI/MIP/FF | NO PMI IN EFFECT/INV | - | | | + |
| | NO PMI IN EFFECT/INV | N | | | + |
| Hazard Insurance | | | | | +- |
| | | | | | + |
| Flood Insurance | | 1-1 | | | + |
| | | + | | | + |
| | | | | | +- |
| | | | | | + |
| Title Company Courie | LAWYERS TITLE | | 150.00 | | + |
| | | | | | + |
| | | | | | + |
| Survey Fee | | \dashv | | | + |
| J. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | | | | · · · · · · · · · · · · · · · · · · · | + |
| Pest Inspection Fee | | | | | + |
| . OS. MODOCHOM 2 OC | | | | | +- |
| Flood Certification Fee | | | | | - - |
| Wire Transfer | | | | | 4 |
| | | | | | 4 |
| | - I | 1 1 | - I | | 1 |

TRUTH IN LENDING DISCLOSURE AMOUNT OF PREPAID FINANCE CHARGE

EXHIBITE P.SOFS

Preliminary x Final Loan Number: 0045104320 - Itemization of the Amount Financed: \$

| Itemization of the Amount Financed: \$ 316,454 | . 09 |
|---|--------------|
| 801. Loan Origination Fee | \$ 8,200.00 |
| 802. Loan Discount Fee | \$ 8,200.00 |
| 806: Mortgage Insurance Application | \$ |
| 807. Assumption Fee | \$ |
| 808. Mortgage broker fee | \$ |
| 809 Courier fee | S |
| 810. Tax related service fee | |
| 811 UNDERWRITING FEE | \$ 72.00 |
| 812. BORROWER PD BUYDOWN FEE | \$ |
| 813. Administration Fee | \$ 465.00 |
| 017 | \$ |
| MERS Registration/Service | 6 4.95 |
| F1000 MONITOF/COMDINGORES | 6 |
| 818 Processing Fee | \$ 1.298.00 |
| 820. | |
| 624. | \$ |
| 901. Prepaid Interest | \$ |
| | \$ 1,010.96 |
| 15day(s) (2) \$ 67.397 902. MIP/PMI and VA Funding Fee | |
| 702. WIFIFINI and VA Funding Fee | \$ a |
| 1002. Mortgage insurance | \$ |
| 1002. Morgage insurance | |
| 11/11 Cattlement or Clasic For | \$ |
| 1101. Settlement or Closing Fee | \$ 175.00 |
| 1105. Document Preparation Fee 1106. Notary Fee | \$ 200.00 |
| 1107. Attorney Fee | \$ |
| | \$ |
| | \$ 30.00 |
| 1112. Handling. | \$ 75.00 |
| (11.). | S |
| 1204 | \$ |
| 1205. | \$ |
| 1205; | \$ |
| | \$ |
| 1303. Flood Certification fee | \$ |
| 1304. | \$ |
| 1305 Escrow Transfer | \$ |
| 1306: | \$. |
| 1307. | \$ |
| 1308. | \$ |
| TOTAL PREPAID FINANCE CHARGE: | \$ 11,545.91 |

P. 1 OF S

Return To:

AURORA LOAN SERVICES, LLC 601 5th Ave, PO Box 4000 Scottsbluff, NE 69363

Prepared By:

HEIDI LONG

327 INVERNESS DRIVE SOUTH ENGLEWOOD, CO 80112

MORTGAGE

100025440003640965

, between the Mortgagor,

THIS MORTGAGE is made this STANISLAW S CHRUPCZAK

February day of Elebrota T. Chrupozak

EC

(herein "Borrower"), and the Mortgagee,

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

LEHMAN BROTHERS BANK, FSB, A FEDERAL SAVINGS BANK UNITED STATES ("Lender") is organized and existing under the laws of and has an address of 327 INVERNESS DRIVE SOUTH, ENGLEWOOD, CO. 80112

41,000.00 WHEREAS, Borrower is indebted to Lender in the principal sum of U.S.\$ February 9, 2007 indebtedness is evidenced by Borrower's note dated and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on March 1, 2037

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the County of . State of Illinois:

All that tract or parcel of land as shown on Schedule "A" attached hereto which is incorporated herein and made a part hereof.

ILLINOIS - SECOND MORTGAGE - 1/80 - FNMA/FHLMC UNIFORM INSTRUMENT WITH MERS

76N(IL) (0204)

Form 3814 Amended 2/01

VMP MORTGAGE FORMS - (800)521-7291

B.C.



100025440003640965 EXHIBITI

P.26F5

Parcel ID #: which has the address of

8314 WEST 91ST STREET HICKORY HINES, Illinois

60457 [ZIP Code] (herein "Property Address");

[Street],

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property. Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Mortgage; but, if necessary to comply with law or custom, MERS, (as nominee for Lender and Lender's successors and assigns), has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or canceling this Mortgage.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness

evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which" each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Morigage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any

amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph

2 hereof, then to interest payable on the Note, and then to the principal of the Note.

4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender may require and in

such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

Initials: S.C EC

(0204) -76N(IL)

| 100025440003640965 | EXHIBITI |
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In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions

initials: <u>S.C.</u>

Page 3 of 5

Form 3814

| | | | | • * | 1000254400036 | 40965 EXHIBIT G |
|--------|------------|--------------|---------------------------------|-----------------|-------------------------------------|----------------------|
| of thi | s Mortgage | and the Note | e are declared to be severable. | As used herein, | "costs," "expenses" and "attorneys' | fees" include all FS |

sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of

execution or after recordation hereof.

15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Mortgage. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Mortgage.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Mortgage without further notice or demand on Borrower.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees and costs of documentary evidence, abstracts and title reports.

18. Borrower's Right to Reinstate. Notwithstandfing Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower Borrower shall pay all costs of recordation, if any.

21. Waiver of Homestead. Borrower hereby waives all right of homestead exemption in the Property.

Initials: S.C.

76N(IL) (0204)

Page 4 of

Form 38°

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| 100025440003640965 | EXHIBIT |
|--------------------|---------|
| 0045223864 | Y. SOFL |

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

| STANISLAW S CHRUPCZAK | 2 (500) | (Seal) |
|--|---------------------------|---|
| STANISLAW S CHRUPCZAK | (Seal) -Borrower | -Bortower |
| BILLIA D CILITO 1-1/2 | Bottowa | |
| | | ;; |
| FChimperde | (01) | (Seal) |
| Fl MMDCCO2 | (Seal) -Borrower | -Borrower |
| ' | -50/104461 | |
| į | | |
| | 45 . 15 | (Seal) |
| | (Seal) -Borrower | Воггоwег |
| | -BOITOWCI | |
| | | |
| | 45 0 | (Seal) |
| | -Borrower | -Воттожет |
| | -Dollower | |
| : | # . | # |
| | • | (Sign Original Only) |
| | | |
| | | County ss: |
| STATE OF ILLINOIS, | | |
| I. Ari and Lambra a Notary Public in and for said county and s | ate do hereby certify the | nat |
| Strandow 3. C | thrupezat | |
| 0 1124 1130020 | • | |
| | | |
| | | whose name(s) |
| | , 1. 6 | personally known to me to be the same person(s) whose name(s) |
| subscribed to the foregoing instrument, | appeared before m | e this day in person, and acknowledged that he/she/they and voluntary act, for the uses and purposes therein set forth. |
| Given under my hand and official seal | this THY | day of February 2007 |
| Given under my hand and orders to | , | |
| 0 . 0 | • | Collings Famos |
| My Commission Expires: 9-29-30 | 0 | Notary Public |
| | | |
| "OFFICIAL SI | FAT 22 | |
| 1 | • • | |
| ARIANA ZAMO Notary Public, State of | Illinois | |
| My Commission Expires Se | t. 29, 2010 | |

76N(IL) (0204)

Page 5 of

Form 3814

) 100025440003641013 0045104320 EXHIBITH P, 10F4

ADJUSTABLE RATE NOTE

(Six-Month LIBOR Index (As Published In The Wall Street Journal) - Negative Amortization)

THIS NOTE PROVIDES FOR A CHANGE IN MY FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE. THIS NOTE LIMITS THE AMOUNT MY ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY. THIS NOTE ALLOWS MONTHLY PAYMENT OPTIONS FOR AN INITIAL PERIOD. THIS NOTE MAY REQUIRE UNPAID INTEREST TO BE ADDED TO LOAN PRINCIPAL AND REQUIRE ME TO PAY ADDITIONAL INTEREST ON THE UNPAID INTEREST (NEGATIVE AMORTIZATION).

February 9, 2007

NAPERVILLE [City] ILLINOIS

8314 WEST 91ST STREET, HICKORY HILLS, ILLINOIS 60457

[Property Address]

BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 328,000.00 called "Principal"), plus interest, to the order of Lender. Lender is

(this amount is

LEHMAN BROTHERS BANK, FSB, A FEDERAL SAVINGS BANK I will make all payments under this Note in the form of cash, check or money order.

I understand that Lender may transfer this Note. Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

. INTEREST

Interest will be charged on unpaid Principal until the full amount of Principal has been paid. I will accrue interest at a yearly rate of 7.500 %. The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will accrue both before and after any default described in Section 7(B) of this Note.

PAYMENTS

(A) Time and Place of Payments

I will make my monthly payments on the first day of each month beginning on April 1 , 2007

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal, if any. If, on March 1, 2037

, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at

LEHMAN BROTHERS BANK, FSB

327 INVERNESS DRIVE SOUTH, ENGLEWOOD, CO 80112
or at a different place if required by the Note Holder.

(B) Amount of My Monthly Payments.

I will pay interest by making payments in the amount of U.S. \$ (1,093.33) (the "Minimum Payment") every month until either (i) the first Interest Change Date set forth in Section 4(A) or (ii) payment of the Minimum Payment on my next scheduled payment date would cause my principal balance to exceed the Maximum

MULTISTATE - 5-Year Option ARM Note - SIX-MONTH LIBOR INDEX (AS PUBLISHED IN THE WALL STREET JOURNAL)
Form 663
Page 1 of 6

9/2006

NOTE

100025440003640965 0045223864 EXHIBITH P, 30F4

February 9 , 2007

Date

NAPERVILLE

City

ILLINOIS

State

8314 WEST 91ST STREET,

HICKORY HILLS,

ILLINOIS

60457

Property Address

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S.\$

41,000.00

(this amount will be called

'principal''), plus interest, to the order of the Lender. The Lender is LEHMAN BROTHERS BANK, FSB , A FEDERAL SAVINGS BANK

. I understand that the Lender may transfer this

Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note will be called the "Note Holder."

2. INTEREST

. I will pay interest at a yearly rate of

8.125 %

Interest will be charged on that part of principal which has not been paid. Interest will be charged beginning on the date of this Note and continuing until the full amount of principal has been paid.

3. PAYMENTS

I will pay principal and interest by making payments each month of U.S.\$

I will make my payments on the first day of each more

April

day of each month beginning on I will make my payments on the I will make these payments every month until I have paid all of the principal and interest and any other charges, described below, that I may owe under this Note. If, on March 1, 2037

I still owe amounts under this Note, I will pay all those amounts, in full, on that date.

I will make my monthly payments at 327 INVERNESS DRIVE SOUTH I will make my monthly payments at

ENGLEWOOD; CO 80112 or at a different place if required by the Note Holder.

4. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdug Payments

If the Note Holder has not received the full amount of any of my monthly payments by the end of calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be

15.23 and not more than % of my overdue payment, but not less than U.S. \$ 5.00

15.23 U.S. \$

. I will pay this late charge only once on any late payment.

(B) Notice from Note Holder

If I do not pay the full amount of each monthly payment on time, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date I will be in default. That date must be at least 10 days after the date on which the notice is mailed to me or, if it is not mailed, 10 days after the date on which it is delivered to me.

If I do not pay the overdue amount by the date stated in the notice described in (B) above, I will be in default. If I am in default, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount.

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(D) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back for all of its costs and expenses to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

5. THIS NOTE SECURED BY A MORTGAGE

February 9, In addition to the protections given to the Note Holder under this Note, a Mortgage, dated , protects the Note Holder from possible losses which might result if I do not keep 20.07 the promises which I make in this Note. That Mortgage describes how and under what conditions I may be required to make immediate payment in full of all amounts that I owe under this Note.

ILLINOIS - SECOND MORTGAGE - 1/80 - FNMA/FHLMC UNIFORM INSTRUMENT

Form 3914

75(IL) (0204)

Page 1 of 2 VMP MORTGAGE FORMS - (800)521-7291

initials: S.C

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|---------------|--------------------|---|------------|----|-------|
| $\overline{}$ | 100025440003640965 | į | EX 11 | 12 | 14 |
| $_{\perp})$ | 0045223864 | | רקיט הי | 10 | ' ' ' |

6. BORROWER'S PAYMENTS BEFORE THEY ARE DUE

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a prepayment." When I make a prepayment, I will tell the Note Holder in a letter that I am doing so. A prepayment of all of the unpaid principal is known as a "full prepayment." A prepayment of only part of the unpaid principal is known as a "partial

I may make a full prepayment or a partial prepayment without paying any penalty. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no delays in the due dates or changes in the amounts of my monthly payments unless the Note Holder agrees in writing to those delays or changes. I may make a full prepayment at any time. If I choose to make a partial prepayment, the Note Holder may require me to make the prepayment on the same day that one of my monthly payments is due. The Note Holder may also require that the amount of my partial prepayment be equal to the amount of principal that would have been part of my next one or more monthly payments. BORROWER'S WAIVERS

I waive my rights to require the Note Holder to do certain things. Those things are: (A) to demand payment of amounts due (known as "presentment"); (B) to give notice that amounts due have not been paid (known as "notice of dishonor"); (C) to obtain an official certification of nonpayment (known as a "protest"). Anyone else who agrees to keep the promises made in this Note, or who agrees to make payments to the Note Holder if I fail to keep my promises under this Note, or who signs this Note to transfer it to someone else also waives these rights. These persons are known as "guarantors, sureties and endorsers. 8. GIVING OF NOTICES

Any notice that must be given to me under this Note will be given by delivering it or by mailing it by certified mail addressed to me at the Property Address above. A notice will be delivered or mailed to me at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by certified mail to the Note Holder at the address stated in Section 3 above. A notice will be mailed to the Note Holder at a different address if I am given a notice of that different address 9. RESPONSIBILITY OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each of us is fully and personally obligated to pay the full amount owed and to keep all of the promises made in this Note. Any guarantor, surety, or endorser of this Note (as described in Section 7 above) is also obligated to do these things. The Note Holder may enforce its rights under this Note against each of us individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note. Any person who takes over my rights or obligations under this Note will have all of my rights and must keep all of my promises made in this Note. Any person who takes over the rights or obligations of a guarantor, surety, or endorser of this Note (as described in Section 7 above) is also obligated to keep all of the promises made in this Note.

| Stonish Caryonas | | # | | |
|------------------|----------------|---------------------------------------|------------------|--|
| | _ (Seal) | | (Seal) | |
| | Borrower | | -Borrower | |
| | | | | |
| | (Seal) | | (Seal) | |
| · -1 | Borrower | | -Borrower | |
| | | | | |
| | (Seal) | · · · · · · · · · · · · · · · · · · · | (Seal) | |
| -1 | Borrower | | -Borrower | |
| | | | | |
| *1 | (0 . 1) | | | |
| -E | (Seal) | | (Seal) -Borrower | |

[Sign Original Only]

Prepared By: TINA MASON

AURORA LOAN SERVICES

2530 S. PARKER ROAD, SUITE 601

AURORA, CO. 80014

-[Space Above This Line For Recording Data]

MORTGAGE

MIN 100025440003641013

T + 18 17 T

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated February 9, 2007 together with all Riders to this document.

togener with an roues to this document.

(B) "Borrower" is STANISLAW S CHRUPCZAK and Elzibeta T. Chrupczah

S.C EC

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS Form 3014 1/01

-6A(IL) (6010)

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Initials SC

VMP MORTGAGE FORMS - (600)521-7291

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| THING COMME | 11 m 2 m 2 m 2 m 2 m 2 m 2 m 2 m 2 m 2 m | 44. |
|--|--|-----|
| organized and existing under the laws of UNITED STATES Lender's address is 327 INVERNESS DRIVE SOUTH, | | |
| BRIVE SOUTH, | ENGLEWOOD, CO 80112 | • |
| (E) "Note" means the promissory note signed by Borrower ar The Note states that Borrower owes Lender THREE HUNDRED THEN WELL STATES | ad does t | |
| The Note states that Borrower owes Lender | id dated February 9, 2007 | |
| III S S THENTY EIGHT THOUGHT | | |
| | | S |
| Property." | undo- et 1 | |
| (F) "Property" means the property that is described below (G) "Loan" means the debt evidenced by the N | under the heading "Transfer of Rights in the | ε |
| | | |
| the to be executed by Borrower Johan's institution th | nent, plus interest. | ì |
| Adjustable Rate Rider Condominium Rider | T-res | |
| VA Pider Planned Unit Development Pi | der 1-4 Family Rider | |
| Biweekly Payment Rider | Other(s) [specify] | |
| (I) "Applicable to | (L-poorty) | |
| ordinances and administration all controlling applicable fed | leral | |
| "Applicable Law" means all controlling applicable fed ordinances and administrative rules and orders (that have the entry appealable judicial opinions. "Community Association Dues Face of the property of the prop | ffect of law) as well statutes, regulations, | |
| (J) "Community Ages to the | as an applicable final | |
| (J) "Community Association Dues, Fees, and Assessments" charges that are imposed on Borrower or the Property by | means all dues, fees, assessments and other | |
| UNI Flectronia P t m | Totalion, Homeowners | |
| draft, or similar paper instrument, which is initiated the | other than a fransaction originated by the | |
| account Such towns : | tolopholic Instrument | |
| transactions transfer to point of | and a depti of credit an | |
| (L) "Escrow Items" and au | towners of a determined teller machine | |
| (M) unar ii | a Brouse transfers | |
| any third party (other than insurance proceeds paid under the | ent, award of damages, or proceeds | |
| any third party (other than insurance proceeds paid under the camage to or destruction of, the Property, (i) condemnation or other (iii) conveyance in lieu of condemnation; or (ii) printed the camage to or destruction of the Property, (ii) condemnation or other camage to the camage to the condemnation; or (ii) printed to the camage to the property of the property (ii) condemnation or the property (iii) cond | overages described in Section 5) for: (i) | |
| damage to, or destruction of, the Property; (ii) condemnation or oth condition of the Property; (ii) condemnation or oth condition of the Property; (N) "Mortgage Insurance" means insurance protection. | is of, or omissions as are of the Property; | |
| Loan. | to, the value and/or | |
| (O) "Periodic Payment" means the regularly scheduled amount d Note, plus (ii) any amounts under Section 3 of this Security Instrume (P) "RESPA" means the Real Estate Settlemen. | unst the nonpayment of, or default on, the | |
| | | |
| | | |
| or any additional or successes X (24 C.F.R. Part 3500) as the | 12 U.S.C. Section 2601 et sen) and its | |
| implementing regulation, Regulation X (24 C.F.R. Part 3500), as the or any additional or successor legislation or regulation that governs rederally related mortgage loan even if the Loan does not qualify under RESPA. | the same subject | |
| rederally related mortgage loan" even if the Loan does not qualification. | ictions that are imposed in this | |
| rederally related mortgage loan" even if the Loan does not qualify under RESPA. | as a "federally related mortgage loan" | |
| · • | 2-8- 10411 | |
| | | |

Initials: S.C.

THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this modifications of the ryote; and (ii) the performance of portower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, gram and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the Type of Recording Jurisdiction of Cook County
[Name of Recording Jurisdiction]:

All that tract or parcel of land as shown on Schedule "A" attached hereto which is incorporated herein and made a part hereof.

Parcel ID Number: 23022020120000 8314 WEST 91ST STREET HICKORY HILLS ("Property Address"):

which currently has the address of [Street]

[City], Illinois

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the Property. Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominees that Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests including, but not limited to, the right to foreclose and self the Property; and to take any action required of BORROWER COVENANTS that Borrower is lawfully selsed of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for this security Instrument.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform property. TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows: UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.

Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items

Page 3 of 15

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Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item. Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA; Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA. Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10

EXHIBIT I B. 40F 14

-6A(IL) (0010)

Page 5 of 15

Initials: S.C

Form 3014 1/01

pay a one-une energe for a real estate tax verification and/or reporting

service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender. requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Burrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of the Property, such policy shall include a standard mortgage clause and shall

name Lender as mortgagee and/or as an additional loss payee. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds. Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the

-6A(IL) (0010)

Page 6 of 15

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and are croperty, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall-continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property. Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process. Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable

EXH 1817 J

Initials: 5C

Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

disbursement and snail be payable, with such interest, upon house from Lenger to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender to the preparty to the partner in writing.

If Borrower acquires fee ritle to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in the mortgage insurer that the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated toward the premiums for Mortgage Insurance. Borrower shall pay the premiums required to obtain coverage toward the premium for Mortgage Insurance previously in effect, at a cost substantially equivalent to the Mortgage Insurance previously in effect, from an alternate mortgage insurence to so to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available; Borrower shall selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available; substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall be provided by Lender of the separately designated payments as a non-refundable loss coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwitistanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earning the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earning the Loan is ultimately paid in full, and Lender requires loss reserve payments if Mortgage Insurance coverage (insurance in the period that Lender requires provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. Borrower available, is obtained, and Lender requires separately designated payments for Mortgage Insurance. Borrower shall pay the premiums required to make separately designated payments toward the premiums for Mortgage Insurance, between Borrower and Lender providing for such termination or until termination is required by Applicable between Borrower and Lender providing for such termination or pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance on terms and conditions that are satisfactory to the mortgage insurance in force from time to time, and terms and conditio

that the mortgage insurer may have available (which may include ruling obtained from Mortgage insurance premiums).

As a result of these agreements. Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for a share of the mortgage insurer's risk, or reducing losses. If such agreement provides that an arbitate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage. Insurance, or any other terms of the Loan. Such agreements will not increase the amount. Mortgage. Insurance, Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage include the right to receive certain disclosures, to request

-6A(IL) (0010)

assigned to and shall be paid to Lender.
If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if

any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market in the event of a partial taking, destruction, or loss in value is equal to or greater In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property innuediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument: immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest tender's judgment, courd result in forreture of the property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are surphushle to the impairment of Lender's interest in the Property. for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied

in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or

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-6A(IL) (0010)

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exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument: and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's detault, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In

Security instrument, including, but not limited to, attorneys fees, property inspection and valuation rees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits. will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall

Page 10 of 15

-6A(IL) (0010)

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Form 3014 1/01

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and occurry instrument. (a) words or the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to Section 22 of this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate, or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged unless as otherwise provided under Applicable Law. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a

-6A(IL) (0010)

Page 11 of 15

Initials: S.C Form 3014 1/01

unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a compliance with the requirements of such notice to take corrective action. If Applicable Law provides a time reasonable period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 12 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic pertoteum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) herbicides, volatile solvents, materials and laws of the jurisdiction where the Property is located that relate "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Law, (b) which creates a condition that adversely affects the value of the Property. The preceding two Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

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Form 3014 1/01



- Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
- 23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.
- 24. Waiver of Homestead. In accordance with Illinois law, the Borrowgr hereby releases and waives all rights under and by virtue of the Illinois homestead exemption laws.
- 25. Placement of Collateral Protection Insurance. Unless Borrower provides Lender with evidence of the insurance coverage required by Borrower's agreement with Lender, Lender may purchase insurance at Borrower's expense to protect Lender's interests in Borrower's collateral. This insurance may, but need not, protect Borrower's interests. The coverage that Lender purchases may not pay any claim that Borrower makes or any claim that is made against Borrower in connection with the collateral. Borrower may later cancel any insurance purchased by Lender, but only after providing Lender with evidence that Borrower has obtained insurance as required by Borrower's and Lender's agreement. If Lender purchases insurance for the collateral, Borrower will be responsible for the costs of that insurance, including interest and any other charges Lender may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to Borrower's total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance Borrower may be able to obtain on its own.

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| | Case 1:08-cv-01404 | Document 16-3 | Filed 07/01/2008 | Page 47 of 59 |
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and Elzbieta T. Chrupczah Handan 3. Chrujezak

personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 97th day of February 2007.

My Commission Expires: 929 200

"OFFICIAL SEAL" ARIANA ZAMORA Notary Public, State of Illinois Commission Expires Sept. 29, 2010

-6A(IL) (0010)

Form 3014 1/01

ADJUSTABLE RATE RIDER

(Six-Month LIBOR Index (As Published In The Wall Street Journal) - Negative Amortization) THIS NOTE PROVIDES FOR A CHANGE IN MY FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE THIS NOTE LIMITS THE AMOUNT MY ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AMOUNT MY PAYMENT OPTIONS FOR AN INITIAL PERIOD. THIS NOTE ALLOWS MONTHLY UNPAID INTEREST TO BE ADDED TO LOAN PRINCIPAL AND REQUIRE (NEGATIVE AMORTIZATION).

THIS ADJUSTABLE RATE RIDER is made this 9th day of and is incorporated into and shall be deemed to amend and supplement the Montgage, Deed of Trust, or or or the "Security Instrument") of the same date given by the undersigned (the "Borrower") to and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to

(the "Lender") of the same date and covering the property described in the Security Instrument and located 8314 WEST 91ST STREET, HICKORY HILLS, ILLINOIS 60457

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows: INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 7.500 %. The Note also provides for a

Change in the initial rate to an adjustable interest rate of

the system of the system

(A) time and Place of Payments

I will make my monthly payments on the first day of each month beginning on 1 2007

I will make these payments every month until I have paid all of and interest and any other charges described below that I may once under this block. Each April 1 . 2007 April 1 , 2007

the principal and interest and any other charges described below that I may owe under this Note. Each monthly partners will be applied as of its scheduled due date and will be applied to interest before the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Note, I will pay those amounts in full on that date, which is called the "Maturity Date.".

NC 27157.47E - 5-Year Option ARM Rider - SLY-MONTH LIBOR INDEX (AS PUBLISHED IN THE WALL STREET JOURNAL)

Page 1 of 6

or at a different place if required by the Note Holder.

l will make my monthly payments at LEHMAN BROTHERS BANK, FSB 327 INVERNESS DRIVE SOUTH, ENGLEWOOD, CO 80112

(B) Amount of My Monthly Payments

I will pay interest by making payments in the amount of U.S. \$\frac{1}{2}\text{,093.33}\$ (the "Minimum Payment") every month until either (i) the first Interest Change Date set forth in Section 4(A), or (ii) payment of the Minimum Payment on my next scheduled payment date would cause my principal balance to exceed the Maximum Limit set forth in Section 3(D), whichever event occurs first (the "Option Period"). Payment of the Minimum Payment amount will result in accrued but unpaid interest being added to Principal. The unpaid Principal and any accrued but unpaid interest will then accrue additional interest at

the rate then in effect. This practice is known as negative amortization.

After the expiration of the Option Period, I will pay interest by making payments in an amount sufficient to pay interest as it accrues every month until April 1, 2017 (the interest Only Period). This amount will be determined by the Note Holder as set forth in Section 4(C). In addition, if I make payments of principal and/or accrued unpaid interest during the Interest Only Period, my monthly interest only payment amount will change and will be based on the remaining Principal and my then current interest rate.

After the expiration of the Interest Only Period, I will pay principal and interest by making payments every month for the remaining term (the "Full Amortization Period"). The amount of payments during the Full Amortization Period will be determined by the Note Holder as set forth in Section 4(C).

(C) Additions to My Unpaid Principal

During the Option Period, my monthly payment could be less than or greater than the amount of interest owed each month. For each month that my monthly payment is less than the interest owed, the Note Holder will subtract the amount of my monthly payment from the amount of the interest portion and will add the difference to my unpaid Principal. Interest will accrue on the amount of this difference at the interest rate required by Section 2 or Section 4. For each month that the monthly payment is greater than the interest portion, the Note Holder will apply the payment to interest before Principal.

(D) Limit on My Unpaid Principal; Increased Minimum Payment

My unpaid Principal can never exceed the Maximum Limit equal to 115 % of the Principal amount I originally borrowed. If on any payment due date I would exceed the Maximum Limit by paying my Minimum Payment, then my monthly payment will be adjusted to an amount equal to the Interest Only Payment described in Section 3(E)(i). I will continue to pay that amount until the Interest Only Period expires.

(E) Additional Payment Options

During the Option Period, the Note Holder may provide me with up to three (3) additional payment options (the "Payment Options"). I will be eligible to select one of the Payment Options if it results in a larger monthly payment than my regular Minimum Payment. I may be given the following Payment Options:

(i) Interest Only Payment: Pay only the amount that would pay the interest portion of the monthly payment at the current interest rate. The Principal balance will not be decreased

MCLTISTATE - 5-Year Option ARM Rider - SIX-MONTH LIBOR INDEX (AS PUBLISHED IN THE WALL STREET JOURNAL)
Form 664 Page 2 of 6 9/2006

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- by this Payment Option and it is only available if the interest portion exceeds the
- (ii) Fully Amortized Payment: Pay the amount necessary to pay the loan off (Principal and Interest) at the Maturity Date in substantially equal payments, at the then current interest
- (iii) 15 Year Amortized Payment: Pay the amount necessary to pay the loan off (Principal and Interest) within a fifteen (15) year term from the first payment due date in substantially equal payments, at the then current interest rate.

These Payment Options are only applicable if they are greater than the Minimum Payment.

ADJUSTABLE INTEREST RATE

The interest rate I will pay will change on the first day of March, 2012 the adjustable interest rate I will pay may change on that day every 6th month thereafter. The date on which

my interest rate changes is called an "Interest Change Date." Beginning with the first Interest Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The most recent index figure available as of the first business day of the month immediately preceding the month in which the Interest Change Date occurs is called the "Current Index."

If the index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

Before each Interest Change Date, the Note Holder will calculate my new interest rate by adding percentage point(s) (to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Interest Change Date.

The Note Holder will then determine the amount of my monthly payment. If the Interest Change Date occurs during the Interest Only Period, the new monthly interest only payment will be based on the unpaid Principal that I am expected to owe at the Interest Change Date and my new interest rate. If the Interest Change Date occurs during the Full Amortization Period, my new monthly payment will be in an amount sufficient to repay the unpaid Principal that I am expected to owe at the Interest Change Date at my new interest rate in substantially equal payments.

The interest rate I am required to pay at the first Interest Change Date will not be greater than 00 % or less than 2.750 %. Thereafter, my interest rate will never be 13.500 decreased on any or increased

Option ARM Rider - SIX-MONTH LIBOR INDEX (AS PUBLISHED IN THE WALL STREET JOURNAL)

percentage point(s) (2.000 %) from the rate of interest I have been paying for the preceding six months. My interest rate will never be greater than %. 13.500

(E) Effective Date of Changes

My new interest rate will become effective on each Interest Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Interest Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

TRANSFER OF THE PROPERTY OF A BENEFICIAL INTEREST IN BORROWER 1. UNTIL BORROWER'S INITIAL INTEREST RATE CHANGES UNDER THE TERMS STATED IN SECTION A ABOVE, UNIFORM COVENANT 18 OF THE SECURITY INSTRUMENT SHALL BE IN EFFECT AS FOLLOWS:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period. Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

2. AFTER BORROWER'S INITIAL INTEREST RATE CHANGES UNDER THE TERMS STATED IN SECTION A ABOVE, UNIFORM COVENANT 18 OF THE SECURITY INSTRUMENT DESCRIBED IN SECTION B1 ABOVE SHALL THEN CEASE TO BE IN EFFECT, AND THE PROVISIONS OF UNIFORM COVENANT 18 OF THE SECURITY INSTRUMENT SHALL BE AMENDED TO READ AS FOLLOWS:

MULTISTATE - 5-Year Option ARM Rider - SIX-MONTH LIBOR INDEX (AS PUBLISHED IN THE WALL STREET JOURNAL)

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18. "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Leuder's prior written consent. Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this further notice or demand on Borrower.

EXHIBIT J P.S. OF 11

MULTISTATE - 5-Year Option ARM Rider - SIX-MONTH LIBOR INDEX (AS PUBLISHED IN THE WALL STREET JOURNAL)

Page 5 of 6

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.

BOTTOWER Date BOTTOWER Date

BOTTOWER Date BOTTOWER Date

BOTTOWER Date BOTTOWER Date

Borrower

Date

SIULTISTATE - 5-Year Option ARM Rider - SIX-MONTH LIBOR INDEX (AS PUBLISHED IN THE WALL STREET JOURNAL)
Form 664 Page 6 of 6 9/2006

Date

Вогтомег

After the expiration of the Option Period, I will pay interest by making payments in an amount sufficient to April 1, 2017 (the "Interest Only Period").

April 1, 2017 (the "Interest Only Period").

This amount will be determined by the Note Holder as set forth in Section 4(C). In addition, if I make payments of the Interest Only Period by monthly interest only payment and on the Interest Only Period by Monthly interest only payment and on the Interest Only Period by Monthly interest only payment and on the Interest Only Period by Monthly interest only payment and on the Interest Only Period by Monthly interest only payment and on the Interest Only Period by Monthly interest only payments. This amount will be determined by the Note Holder as set forth in Section 4(C). In addition, if I make payments of principal and/or-accrued unpaid interest during the Interest Only Period, my monthly interest only payment amount change and will be based on the remaining Principal and my then current interest rate.

After the expiration of the Interest Only Period, I will pay principal and interest by making payments every month for the remaining term (the "Full Amortization Period"). The amount of payments during the Full Amortization Period will be determined by the Note Holder as set forth in Section 4(C).

month for the remaining term time run Amortization remot). The amount of Amortization Period will be determined by the Note Holder as set forth in Section 4(C).

(C) Additions to My Unpaid Principal

Ourng the Option Period, my monthly payment could be less than or greater than the amount of interest owed each month. For each month that my monthly payment is less than the interest owed, the Note Holder will subtract the amount of my monthly payment from the amount of the interest portion and will add the difference to my unpaid Principal. Interest will accrue on the amount of this difference at the interest rate required by Section 2. iny unpanu rimenpai, interest win accrue on the amount of this unreference at the function at required by Section 4. For each month that the monthly payment is greater than the interest portion, the Note Holder will be supported by the Proposition.

(D) Limit on My Unpaid Principal; Increased Minimum Payment apply the payment to interest before Principal. 115 % of the Principal amount I originally borrowed. If on any payment due date I would exceed the Maximum Limit by paying my Minimum Payment then my monthly convert will be adjusted to an arguint sound to the Linear Only December 1. originally bollowed. It on any payment one date I would exceed the legislation brain by payment my monthly payment will be adjusted to an amount equal to the Interest Only Payment described in Section 3(E)(i). I will continue to pay that amount until the Interest Only Period expires.

During the Option Period, the Note Holder may provide me with up to three (3) additional payment options the "Payment Options"). I will be eligible to select one of the Payment Options if it results in a larger monthly tune Fayment Options 1. 1 will be engine to select one of the Fayment Options it result payment than my regular Minimum Payment. I may be given the following Payment Options:

- (i) Interest Only Payment: Pay only the amount that would pay the interest portion of the monthly payment at the current interest rate. The Principal balance will not be decreased by this Payment Option and it is only available if the interest portion exceeds the Minimum Payment.

 (ii) Fully Amortized Payment. Pay the amount recovery to pay the lost off /Principal and Interest).
- Option and it is only available if the amount necessary to pay the loan off (Principal and Interest) at (ii) Fully Amortized Payment: Pay the amount necessary to pay the loan off (Principal and Interest) at
- (ii) Pully Amortized rayment: ray the amount necessary to pay the loan off (Principal and interest) at the Maturity Date in substantially equal payments, at the then current interest rate.

 (iii) 15 Year Amortized Payment: Pay the amount necessary to pay the loan off (Principal and Interest) within a fifteen (15) year term from the first payment due date in substantially equal Interest) within a fifteen (15) year term from the first payment due date in substantially equal payments, at the then current interest rate.

These Payment Options are only applicable if they are greater than the Minimum Payment.

ADJUSTABLE INTEREST RATE , and the and the adjustable interest rate I will pay will change on the IIIst day of adjustable interest rate I will pay may change on that day every 6th month thereafter. The date on which my interest rate changes is called an "Interest Change Date." March, 2012

(B) The Index

Beginning with the first Interest Change Date, my interest rate will be based on an Index. The "Index" is
the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market
("LIBOR"), as published in The Wall Street Journal. The most recent index figure available as of the first business

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("LIBOR"), as published in The Wall Street Journal. The most be interest Change Date occurs is called the "Ourset

("LIBOR"). (LIBUR), as published in the wall street Journal. The most recent fluex figure available as of the first oursness day of the month immediately preceding the month in which the Interest Change Date occurs is called the "Current land."

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percentage point(s) (2.750 %) to
the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next interest Change Date.

The Note Holder will then determine the amount of my monthly payment. If the Interest Change Date occurs during the Interest Only Period, the new monthly interest only payment will be based on the unpaid Principal that I am expected to owe at the Interest Change Date and my new interest rate. If the Interest Change Date occurs during the Full Amortization Period, my new monthly payment will be in an amount sufficient to repay the unpaid Principal that I am expected to owe at the Interest Change Date at my new interest rate in substantially equal

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Interest Change Date will not be greater than % or less than 2.750 %. Thereafter, my interest rate will never be increased or decreased on any single Interest Change Date by more than

Two percentage point(s) (2.000 %) have been paying for the preceding six months. My interest rate will never be greater than %) from the rate of interest I

(E) Effective Date of Changes

My new interest rate will become effective on each Interest Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Interest Change Date until the amount of my

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have

BORROWER'S RIGHT TO PREPAY - Unless there is a Prepayment Penalty Rider attached

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note. I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payment unless the Note Holder agrees in writing to those changes.

My partial Prepayment may reduce the amount of my monthly payments after the first Interest Change Date following my partial Prepayment. However, any reduction due to my partial Prepayment may be offset by an

LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me that exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

FXH 18/+

% of my overdue minimum payment during the option period, and of my overdue payment of interest during the period when my payment is interest only, and of principal and interest after that. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal that has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

OBLIGATIONS OF PERSONS UNDER THIS NOTE

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE
If more than one person signs this Note, each person is fully and personally obligated to keep all of the
promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor,
surery or endorser of this Note is also obligated to do these things. Any person who takes over these obligations,
including the obligations of a guarantor, surery or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this

WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not

UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note. protects the Note Holder from possible losses that might result if I do not keep the promises that I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions read as follows:

MULTISTATE - 5-Year Online 4RM Note - SIY MONTH I IDOD INDEV 140 DUDY TOURS THE THE TOTAL

18. Interest in the Property or a Beneficial Interest in Borrowgr. As used in this Section
18. Interest in the Property means any legal or beneficial interest in the Property, including, but
not limited to those beneficial interests transferred in a bond for deed, contract for deed,
installment sales contract or escrow agreement, the intent of which is the transfer of title by
Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

(B) AFTER MY INITIAL INTEREST RATE CHANGES UNDER THE TERMS STATED IN SECTION 4 ABOVE, UNIFORM COVENANT 18 OF THE SECURITY INSTRUMENT DESCRIBED IN SECTION 11(A) ABOVE SHALL THEN CEASE TO BE IN EFFECT, AND UNIFORM COVENANT 18 OF THE SECURITY INSTRUMENT SHALL INSTEAD BE DESCRIBED AS FOLLOWS:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent. Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

THIBIT J

Case 1:08-cv-01404 Document 16-3 Filed 07/01/2008 Page 59 of 59

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MULTISTATE - 5-Year Option ARM Note - SIX-MONTH LIROR INDEX /45 DIRLISHED IN THE WALL STORES TO LEVEL